

# THE CREDIT WORLD

THE OFFICIAL ORGAN OF THE

*Retail Credit Men's  
National Association*

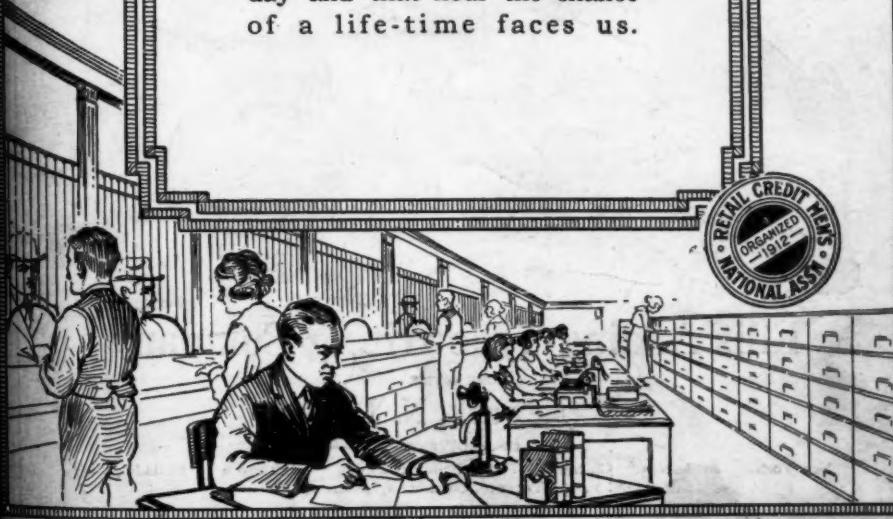
INCORPORATED

MAY, 1920

VOLUME VIII

NUMBER 9

**Q**PPORTUNITIES do not come with their values stamped upon them. A day dawns quite like other days, and a single hour quite like other hours, but in that day and that hour the chance of a life-time faces us.



**ACCURACY CREATES PROFITS**  
**ERRORS MAKE LOSSES**

# The Ellis Book Keeping Machine

**Protects Your Profits by Preventing Errors of all Kinds Incidental  
to Bookkeeping by Hand. It will Save 50% of Your Present Book-  
keeping Cost and Economize 33% in Office Space.**

**You get your monthly balances because the machine  
automatically prints its totals and proves  
each day's work**

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**Used by large Banks, Insurance Companies, Specialty Shops and  
Department Stores throughout the United States**



## **Ellis Adding-Typewriting Company**

HOME OFFICE

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New York      St. Louis      Chicago      Boston      Pittsburgh      Baltimore      Philadelphia  
Buffalo, N. Y.      Toronto, Canada      Montreal, Canada

# THE CREDIT WORLD

OFFICIAL ORGAN OF THE

## RETAIL CREDIT MEN'S NATIONAL ASSOCIATION

EXECUTIVE OFFICES: EQUITABLE BUILDING, ST. LOUIS, MO.

ISSUED MONTHLY BY

DAVID J. WOODLOCK, EDITOR, ST. LOUIS, MO.

SUBSCRIPTION—FIVE DOLLARS PER YEAR TO INDIVIDUAL MEMBERS  
THREE DOLLARS PER YEAR TO MEMBERS OF AFFILIATED ASSOCIATIONS

Entered as second-class matter, November 4, 1916, at postoffice at St. Louis, Mo., under act of March 3, 1879.

### OFFICERS FOR 1919-20

President—Franklin Blackstone, Cr. Mgr. Jos. Horne Co., Pittsburgh, Pa.  
First Vice-President—G. A. Lawo, Cr. Mgr. John Gerber Co., Memphis, Tenn.  
Second Vice-President—E. W. Nelson, Treasurer Rudge-Guenzel Co., Inc., Lincoln, Nebr.  
Treasurer—S. L. Gilfillan, Secretary Retail Credit Association, Minneapolis, Minn.  
Secretary—D. J. Woodlock, Equitable Building, St. Louis, Mo.

### DIRECTORS FOR 1919-20

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Cr. Mgr., Best & Co.	D. M. Strauss & Co.
	Birmingham, Ala.
	W. V. Trammell
	Sec'y and Treas. Merchants Credit Assn.

### STATEMENT OF THE OWNERSHIP, MANAGEMENT, CIRCULATION, ETC., REQUIRED BY THE ACT OF CONGRESS OF AUGUST 24, 1912,

Of THE CREDIT WORLD, published monthly at St. Louis, Mo.

State of Missouri, City of St. Louis. Before me, a Notary Public in and for the State and City aforesaid, personally appeared David J. Woodlock, who, having been duly sworn according to law, deposes and says that he is the editor and publisher of The Credit World, and that the following is, to the best of his knowledge and belief, a true statement of the ownership, management, etc., of the aforesaid publication for the date shown in the above caption, required by the Act of August 24, 1912, embodied in section 443, Postal Laws and Regulations, to-wit:

1. That the name and address of the publisher, editor, managing editor and business manager is: David J. Woodlock, 308 Equitable Bldg.

2. That the officers are: Col. F. Blackstone, of Jos. Horne Co., Pittsburgh, Pa., Pres.; Mr. E. W. Nelson, of Rudge & Guenzel Co., Lincoln, Nebr., Vice-Pres.; Mr. Geo. A. Lawo, of Jno. Gerber Co., Memphis, Tenn., Vice-Pres.; Mr. S. L. Gilfillan, Associated Credit Exchange, Minneapolis, Minn., Treas.; Mr. D. J. Woodlock, Executive Secretary, 308 Equitable Bldg., St. Louis, Mo.

3. That the known bondholders, mortgagees, and other security holders owning or holding 1 per cent or more of total amount of bonds, mortgages, or other securities are: None.

4. That the two paragraphs next above, giving the names of the owners, stockholders, and security holders, if any, contain not only the list of stockholders and security holders as they appear upon the books of the company but also, in cases where the stockholder or security holder appears upon the books of the company as trustee or in any other fiduciary relation, the name of the person or corporation for whom such trustee is acting, is given; also that the said two paragraphs contain statements embracing affiant's full knowledge and belief as to the circumstances and conditions under which stockholders and security holders do not appear upon the books of the company as trustees, hold stock and securities in a capacity other than that of a bona fide owner; and this affiant has no reason to believe that any other person, association, or corporation has any interest direct or indirect in the said stock, bonds, or other securities than as so stated by him.

5. That the average number of copies of each issue of this publication sold or distributed, through the mails or otherwise, to paid subscribers during the six months preceding the date shown above is 5500.

David J. Woodlock, Executive Secretary,  
Sworn to and subscribed before me this first day of April, 1920.  
John K. Lord, Notary Public.

MR. JAMES A. FETTERLEY

## COLLECTIONS

Anywhere in the United  
States and Canada



**No Collection — No Charge**



PROFIT AND LOSS  
ACCOUNTS  
HANDLED ON A  
50%  
CONTINGENT BASIS



Twelve years in business  
Five Thousand Clients  
Bank and Commercial References



## The Hickox System

Established 1907

706-708 Bessemer Bldg.  
PITTSBURGH, PA.



Members Retail Credit Men's National  
Association



Retail credit men in all parts of the United States know James A. Fetterley, Secretary of the retail division of the Milwaukee Chamber of Commerce. He was an active worker in the interests of the National Association, always attended the conventions, preached co-operation and practiced it. Mr. Fetterley has just resigned his position with the Chamber of Commerce to become editor of the Wisconsin Motorist, an independent journal published in Milwaukee, and the official organ of the State Automobile Association. Being a western newspaper man, a convincing talker, brilliant writer, and above all, an excellent organizer, we feel the Wisconsin Motorist is to be congratulated upon securing his service.

At a recent meeting of the Milwaukee local association, Mr. Frank Genens, on behalf of the credit men, presented Mr. Fetterley with a beautiful gold watch chain and pencil, in token of a slight measure of their appreciation for services rendered.

The entire official staff of the Retail Credit Men's National Association join his many friends in wishing Mr. Fetterley every possible success and personal happiness.

### MANDEL BROS. ADVANCE CROWDER

The members of the National Association will be interested to know that our former Executive Secretary, Mr. L. S. Crowder, for the past year Credit Manager of Mandel Brothers, Chicago, has been promoted to Office Manager, effective May 15th, succeeding Mr. J. G. Cohen, resigned.

At the time of going to press, the successor to Mr. Crowder has not been decided upon. He will be glad to hear from anyone interested in the position, provided the applicant has had department store experience as the head of an active credit department.

# Facts at Finger Tips— an Elliott-Fisher Result

**T**HE whole story of every transaction between concern and consumer—every purchase, payment or credit fully itemized and the work correct as well as complete and up-to-date—is the story of the Elliott-Fisher System.

It assures both good bookkeeping and a well-informed credit manager.

Elliott-Fisher Machines post, make statement and proof sheet journal at the one operation.

Any number of carbons are possible.

All work is proved as it is done.

Elliott-Fisher means less work and more information than ordinary methods.

Let us refer you to an Elliott-Fisher user.

**ELLIOTT-FISHER COMPANY, Harrisburg, Pa.**

BRANCHES IN 100 CITIES

# Elliott-Fisher Bank Bookkeeping Machine

**SPECIAL NOTICE****National Membership Week****May 17 to 23**

This week has been set aside for an extra effort to double our membership. If every member send in but one new member it will mean twelve thousand. It will mean more—it will make us the greatest association of retailers in the world.

If you want to help build this organization, go out, get the attached application signed, and send it to the National office.

You can also help by writing on all the trade inquiries you answer "I am a member of the Retail Credit Men's National Association. Send me your application."

*Gee! it would be great to announce in the June Credit World  
that EVERY MEMBER HAD SECURED A NEW MEMBER*

**APPLICATION FOR MEMBERSHIP**

THE RETAIL CREDIT MEN'S NATIONAL ASSOCIATION,  
St. Louis, Mo.

I desire to become a member of your Association and enclose five dollars covering dues for one year including subscription to the Credit World.

Name.....

Address.....

City.....

State.....

Firm Represented.....

Date.....

Endorsed by.....

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Idaho...  
Delawar  
Vermont  
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Ohio...  
Kahom

**THE RACE FOR THE TROPHY**

There were a number of changes in the standing of the various States during April. Missouri yielded first place in Class A to New York. Mr. Connolly and his committee now have 208 new members and "Bill" Gray, State Chairman for Ohio, is right on the heels of Missouri and expects to pass the "Show Me" State during May.

Tennessee and Minnesota both made good gains in Class B, but were unable to overtake Oklahoma—that State being in the 100 class. Minnesota passed both Iowa and California during April and is going after "Peerless Tennessee" this month.

Washington jumped in the lead in Class C, and New Jersey passed Colorado. The four leaders are neck and neck, but Shockley and Watson say that Washington will hold the lead.

Oregon sprung a surprise in Class D by jumping from the sixth to first place. Washington and Oregon are in charge of the same State Chairman, Mr. R. W. Watson, and he is certainly to be congratulated in leading two divisions.

**CLASS A**

	New Members During April	Total
New York	58	208
Missouri	25	183
Ohio	31	133
Michigan	7	57
Pennsylvania	0	49
Massachusetts	15	34
Indiana	0	31
Illinois	0	23
Texas	8	22

**CLASS B**

	12	112
Oklahoma	27	112
Tennessee	28	76
Minnesota	38	51
Iowa	10	40
California	1	18
Wisconsin	3	8
Louisiana	2	7
Connecticut	2	7
Kentucky	1	4

**CLASS C**

	17	60
Washington	12	67
Nebraska	12	46
New Jersey	1	32
Colorado	0	20
Alabama	1	11
Kansas	0	7
Maryland	0	6
Maine	0	5
North Carolina	1	4
South Carolina	0	3
West Virginia	0	2
Florida	0	1
Arkansas	0	1
Georgia	1	1
Virginia	1	1
Mississippi	0	0

**CLASS D**

	56	58
Oregon	2	12
South Dakota	1	9
District of Columbia	0	7
Arizona	0	5
Utah	2	6
Montana	1	2
Idaho	0	1
Delaware	0	1
Vermont	0	1
Nevada	1	1
New Mexico	0	0
New Hampshire	0	0
Rhode Island	0	0
North Dakota	0	0
Wyoming	0	0

**THE LEADERS—ALL CLASSES**

	208	
New York	183	
Missouri	133	
Ohio	112	

**THE "ZERO" CLASS**

New Hampshire
Rhode Island
North Dakota
Wyoming

**NELSON R. TANKERSLY**

With deep sorrow we announce the death of Mr. Nelson R. Tankersly, Credit Manager of the Thos. W. Garland's, of St. Louis. He was a charter member of the St. Louis Association, an enthusiast about organization and co-operation among credit men. Those who attend our conventions will recall him as one of the "Old Guard."

He was a real man, quiet and unassuming, but fearless in sticking to his convictions and fighting for what he believed to be right. His funeral took place on May 3rd. The active and honorary pallbearers being twenty-four of the leading credit men of St. Louis.

**LIST OF CHAIRMEN OF COMMITTEES IN CHARGE OF CONVENTION ARRANGEMENTS***General Chairman*

E. B. Schick, Crowley, Milner & Co., Detroit.

*Entertainment Chairman*

M. H. Look, Ernest Kern Co.

*Display of Office Blanks, Equipment, Office Appliance, Exhibit Hotel Arrangements*

I. S. Solomon, The Parisian Co.

*Publicity*

Moses Himelhoch, Himelhoch Brothers.

*Badge and Souvenir*

D. W. Ahl, J. L. Hudson Company.

*Registration and Information*

H. R. Rathbun, Kline Garment Co.

*Reception, Hospitality, Transportation and Decoration*

H. Sparks, Industrial Morris Plan Bank.

*Program and Printing*

G. L. Matthias, Secretary and Treasurer, Baumgartners.

*Ladies Reception and Entertainment*

Miss Jane Todd, Hugh Connolly & Son.

**A. L. MOORE, FORGER, CONVICTED IN DENVER**

All of the members will be pleased to hear that A. L. Moore, who some time ago victimized several Tulsa banks, and was later apprehended in Denver, Colo., has been convicted at his trial in Denver and will go up for a good long term.

The fact that Tulsa banks learned of Moore's capture in Denver without delay was an excellent example of co-operation between members of the Retail Credit Men's National Association.

**"THE CREDIT WORLD".**

Every member of the National Association is a reader of the Credit World, is vitally interested in its appearance, its contents and its "up-keep."

It comes to you each and every month, filled with logical suggestions and valuable information. Do you ever stop to consider the labor and expense attached to its publication?

Your National Secretary, in addition to his many other duties, edits the Credit World, and your Credit World Committee is making a frantic effort to find ways and means—particularly the means, to enlarge and improve the appearance of the Credit World, and, above all else, TO MAKE IT SELF-SUPPORTING.

Very little support has been given this monthly project by individual members—not due to a lack of interest—simply due to the fact that they did not think assistance was needed and not knowing just what to do.

The Credit World Committee wants your help and the committee cannot address each member personally, so we resort to this article, in which we set forth "How every member can do 'HIS BIT'."

It is the desire of your committee to edit a fifty-page magazine, devoting fifteen pages to advertising and thirty-five pages to articles on matters of interest to credit men and their departments, including the unusual warnings, list of skips, and addresses wanted. To accomplish this it will cost approximately eight hundred dollars (\$800.00) a month. Fifteen pages of advertising matter each month will cover the expenses.

In nearly every city there is a manufacturer that has something to sell which is of interest to the credit men or merchants. This manufacturer is looking for a good medium to exploit his articles. There is no better advertising medium than the Credit World, with its six thousand (6000) readers—six thousand (6000) red blooded hustling business men. There is where you can boost your magazine—for it is YOUR MAGAZINE.

Get in touch with these manufacturers—solicit advertising. When you place an order for supplies, even fixtures, etc., solicit an "ad." Keep boosting "The Credit World," and send the names and addresses of prospective buyers of space to your National Secretary.

How can I help to make "The Credit World" more interesting? Send the National Secretary one item of news that is of interest to credit men. Have your local Secretary write a letter after each business meeting and tell the other fellow what your Association is doing; tell them about all new labor and money-saving devices you install.

Decide right now not to let Woodlock do it all, and boost for The Credit World. We want to hear from you, Mr. Credit Man, early and often.

E. B. HELLER,  
Chairman,  
Credit World Committee.

Heller & Livingston  
Clothing Co.  
St. Louis.

**Do you know the Warning Notices you receive each month telling of Stolen Money Orders are sent from your National Office because of Special Arrangements with the Post Office Department?**

**ABOUT PUBLISHING BAD CHECK NEWS**

The National Office receives many reports of checks returned for "Insufficient Funds." We cannot publish these as it is very hard to prove they were issued with intent to defraud. We appreciate our members' interest, but must be careful to do no one an injustice.

**"WE WANT YOUR OFFICE FORMS"**

Get your stenographer to place the following in an envelope and address it to Mr. R. H. Poindexter, of Nashville, Tenn.:

Ten samples of your Bills,  
Ten samples of your Ledger Page,  
Ten samples of your Application Blanks,  
Ten samples of your Record Cards,  
Ten samples of your Collection Letters,  
and any other forms you think would be of interest to other credit men.

**"THIS IS CO-OPERATION"**

The National Office received a letter a few days ago from Mr. R. H. Poindexter, Credit Manager of D. Loveman, Berger & Titlebaum, of Nashville, Tenn., reading:

"In March of 1918, the St. Louis bureau asked for the address of John Dor. He has arrived here and is living at \_\_\_\_\_."

Think of it, two years ago, and Poindexter was still on the job.

**"ABOUT EXHIBITS AT THE CONVENTION"**

The exhibits of Office Equipment and Supplies at our Convention is always very interesting, and the space allotted for the purpose this year is ideally located.

Members should tell their friends who have something of interest to credit men to write the National Office about securing space. Special attention will be given billing and bookkeeping machines, card indexes, filing devices, etc.

**ABOUT LOCATING SKIPS**

The National Office is receiving excellent cooperation from the members in locating "skips." You have, no doubt, noted our list of addresses wanted is growing each month, and almost every day we are able to locate some of these people because our members read and check the list. It is a great service, and has enabled members to collect money that would otherwise be lost. Keep up the good work. Read the list, check the names with your records and advise the National Office if you know the present addresses. We keep a file of all the names, and can at once notify the members making inquiry.

Please do not feel you have been slighted if some News item you have sent the National Office fails to appear in the Credit World. Because of our being limited to a certain number of pages we are compelled to omit many interesting facts concerning elections, meetings, etc. But the Editor appreciates your interest, and is glad to get this kind of news, even if it is not published. It keeps him in touch with local conditions.

Get one of those handsome metal membership signs, fifty cents.

## MAKING THE CREDIT BUREAU EFFICIENT

By Frank E. Morrise, Manager, Quick Tire Service, Inc., Dallas, Texas

The great trouble with most Credit Departments is either "overwork" or "selfishness."

A credit bureau should be a receptacle for all alive and useful credit information.

Immediately that an account is delinquent, not met according to terms, regardless of whom the debtor may be, the Bureau should have the information at once.

When, out of so-called courtesy, you wait to learn the effect your collection telephone, collection letters, your collector or a possible suit may have, before making returns on such accounts, you are doing not only yourself a harm, but you are working an injustice to each merchant in the town.

The very fact that your account is delinquent is usually evidence of carelessness of over-buying by the debtor, who, if allowed too much latitude is most likely to become hopelessly entangled.

The delinquent information, on the other hand, could be shown as a danger signal to others extending credit to the same party, and most certainly would reach those who might be approached for the purpose of opening a new account.

Unless the local Credit Associations keep the matter before their members and force these bad or possible bad accounts to the top of the heap, in due time they will find that they are constantly in the condition of the man who locks the stable door after the horse is stolen.

As accounts become delinquent, it is a much easier process to report them than to report an accumulation of months.

At any rate, it is a far more effective method.

Unless this manner of co-operation is accorded a credit bureau, members can expect anything but inefficient service. Never more efficient than they themselves make it.

This method of prompt reporting should apply contrariwise, and all delinquents who pay up should be reported with full information added as to whether creditor had closed the account or would carry it again.

Turndowns should be reported at once, with reason for refusal to open the account. Newly opened accounts should be promptly reported, bad checks and frauds likewise.

Following this system, your bureau will be

invaluable, as it then can give prompt, intelligent, live information.

How many of the readers of the Credit World are trying to make their local credit bureaus thus efficient?

Selfishness causes credit men to believe other merchants are studying how to take away their good customers.

Meanness causes them to wish to see others "stuck," they, themselves, having been. Over-worked credit departments neglect these important matters.

Get the *selfishness* and *meanness* out of your system; be a man, aye, a good business man. If your trouble is overwork, for heaven's sake quit throwing dollars away; employ a special clerk to make up these reports to the bureau and see that they are made.

A city whose merchants co-operate to this degree will be a model for the credit granting world.

A good system is none other than a single blank form, the exact size of the card system used by the bureau. These forms to be used by all merchants members of the bureau. These should contain name, address, business or employment, amount delinquent, amount sold not delinquent, date for each item delinquent, the merchant's terms, open new accounts, line extended, refused to open, reasons, paid old account previously reported as delinquent. Then a line or two for remarks. These remarks should be, in all cases, real information.

These forms kept handily by the proper party, in any credit department, make the work of reporting all such cases a very small and convenient matter. As they pour into the bureau from all sources, they can be filed daily. In a credit file, they become "Apples of gold in frames of silver." As they are filed directly by subject, they can with small trouble be transferred to the record card.

All possible available information is instantly at hand upon any request, by phone or mail.

Let us have the "Quick or the Dead" in the credit bureau—no invalids—and all choose the better way. Let's become alive, by choosing the Quick—the middle ground is almost as bad as the Dead.

### LANSING, MICHIGAN

The Retail Credit Men of Lansing, Mich., have organized a local association, with the following officers:

Frank E. Baker, President, Credit Manager, F. N. Arbaugh Co.

Mrs. Amelia B. Christopher, Vice-President, Credit Manager, J. W. Knapp Co.

Max H. Vogel, Secretary, Manager Business Men's Credit Association.

Miss Cora L. Bailey, Treasurer, Credit Manager, F. M. Loftus Grocery Co.

Each member of the local will be a member of the National Association, and it is expected a number will attend the Detroit convention. The name selected for the organization is the Associated Retail Credit Men of Lansing.

### VALUABLE INFORMATION

The writer would like to suggest that it be advantageous to all the credit men receiving your publication to know that there is a directory published by the War Department each month, giving the name and address of all army officers, both active and retired. Also, the Navy Department issue navy directories, which can be obtained from the government printing office at Washington, D. C., by yearly subscription, and the charge is very nominal. While there are many of the credit men familiar with this condition, it is possible that there are many of them who are not, and mention of this could be made in the "Credit World" for the benefit of all.

Very truly yours,  
C. M. HOWE, Cr. Mgr. I. Magnin & Co.,  
Grant & Geary,  
San Francisco, Calif.

**MRS. T. H. DALY**

Credit Manager for the Eldredge-Reynolds Co., Omaha, Neb., and National Membership Chairman for the State of Nebraska



It has been rumored that when President Blackstone was appointing his State Chairman, he consulted Secretary Woodlock about Nebraska and that official promptly told the president: "Mr. Nelson tells me there is a real live wire in Omaha, and named T. H. Daly." So the appointment was made. Secretary Woodlock wrote a number of letters, addressing them: "T. H. Daly"—Dear Sir—and received very business-like replies, signed T. H. Daly. Woodlock had reached the point where he was addressing the State Chairman as "Friend Daly," when Mr. Metcalfe, Secretary of the Associated Retailers of Omaha, happened in the national office, and Woodlock says: "Say, that fellow, Daly, is some hustler." Metcalfe looked surprised and replied, "That ain't no fellow, that is a She."

Mrs. Daly is an excellent example of a woman credit manager. Thoroughly enthused with her work. Up to the minute on handling details, and possessing the ability to turn 'em down, yet make them friends of the house.

With the advent of women into commercial life, the credit office of small stores, specialty houses offer an opportunity that many are taking advantage of. Our National Association, now has so many "Lady Credit Men" that in some sections it has been seriously considered to offer an amendment changing our name to the Retail Credit Managers Association, so as to eliminate the masculine sex from our present title.

Mrs. Daly is leading class C in the race for the national membership trophy, and expects to head a large delegation at the Detroit convention.

**BLACKSTONE VISITS YOUNGSTOWN**

The Youngstown Retail Credit Association has no desire to appear to seek undue publicity in your valuable columns, but the Youngstown Association does believe it would be remiss in its bounden duty if it did not acknowledge its very great gratitude to President Blackstone.

Arrangements were made for an evening banquet April 15th, with President Blackstone as the principal speaker. In the week preceding the 15th, railroad, including passenger firemen, went on a strike, cutting off all rail service between Youngstown and Pittsburgh. On the 13th President Blackstone wired recommending meeting be postponed. The Youngstown Association replied that such extensive arrangements had been made that it would be impossible to postpone the meeting.

In order not to disappoint the Youngstown Association, President Blackstone made the trip to this city by street car, returning to Pittsburgh after the meeting. This involved riding ten hours on local slow, crowded street cars. This is a sacrifice that very few men would be willing to make.

The Youngstown Association were delighted with Colonel Blackstone's address.

**ONE WAY YOU CAN HELP**

The National Secretary has on file the names of many members who are desirous of making a change in their business connections. Any member knowing of an opening for credit office or collection manager, should notify D. J. Woodlock, Executive Secretary, Equitable Bldg., St. Louis, Mo.

**PERSONAL**

Mr. David M. Strauss, of St. Louis, National Director, has been confined to his home for several weeks, and is still in quite a serious condition.

Mr. David Gaut, of Memphis, State Chairman and winner of the 1919 membership trophy, is in the hospital recovering from an operation for appendicitis.

Mr. W. H. Gray, of Cleveland, State Chairman, is receiving congratulations upon the arrival of a daughter at his home.

Mr. R. H. Poindexter, of Nashville, Chairman of Credit Literature Committee, is now a Grand-Pa, and is very proud of the fact.

**OMAHA CREDIT MEN ARE GUESTS OF THE ASSOCIATED RETAILERS OF OMAHA**

President W. I. Stryker, of the Associated Retailers of Omaha, believes in encouraging the retail credit men and women of his city to build up a friendly relation between them and the store owners, and advanced the idea of social gatherings when the credit managers and their assistants would be the guests of the Associated Retailers.

On April 23 an informal dance and card party was given at the Rome Hotel, attended by more than 150 couples, and was so successful that it will probably become an annual affair.

For several years the association has given an annual picnic, during July, and Mr. Stryker feels the two general gatherings each year will do much to promote good fellowship.

**This girl is one of thousands who are making Credit Authorization instant, accurate and two-thirds less expensive on**

## Acme Visible Records



*Actual photograph of Chicago Dept. Store, where Acme Visible Equipment puts 96,000 names at the credit clerk's finger-tips.*

Credit men now know what Visualization means in customer-service-and-satisfaction. They know that delays are ended, mistakes avoided, and authorizing costs reduced two-thirds by the introduction of this *logical* method.

And so...it becomes a matter of selection, of choice. There Acme wins out. Since credit men have realized that present business demands, and is everywhere adopting the Visualized principle of putting facts IN SIGHT, comparisons have assumed vital importance.

The many points of Acme leadership...the permanence of its reinforced construction; the patented full-pivot hinge, that, alone in Acme, permits any card to be written on both sides, with equal ease; the efficient color signal systems specially devised for every need...create a preference for Acme Visible Records based on sound business judgment. To every credit man in the country, our booklet, "Greater Speed and Accuracy" carries a compelling, important message. The coupon will bring it.

**Acme Card System Co.**  
6 N. Michigan Ave., CHICAGO, ILL.  
*Offices in All Principal Cities*

European Distributors  
**LAMSON PARAGON SUPPLY CO., Ltd.**  
London, England Capetown, S. Af.

### COUPON

Acme Card System Company  
4 N. Michigan Ave., Chicago, Ill.

Mail Catalogue on visualized Indexing  
and Record Keeping to:

Firm \_\_\_\_\_

Address \_\_\_\_\_ 11198

Individual \_\_\_\_\_

## HOW CLOSE SHOULD AN ACCOUNT BE HELD TO THE LIMIT

By C. H. Critchett, Jordan Marsh Co., Boston, Mass.

In handling the credit end of this Company's business, under their system it is much harder to watch the limits than in most Department Stores as the purchases are billed daily but only posted once a month so that I have to depend upon the biller as well as the bookkeeper for the watching of limits, both on the current bill and the ledger. The billing clerk and the bookkeeper are both supplied with blanks. It is the duty of both to fill out one of these blanks the minute an account goes over the limit placed on it which is referred to the Credit Department for approval or the temporary stopping of the account.

There is no set rule in which limits can be handled, as each one has to be looked into individually. I am guided entirely by the person's business or occupation, references, etc., and manner of paying and amount of previous purchases.

In my experience as a credit man, I find that a great many accounts exceed the limit placed on them, and the bills are paid promptly although the information on file does not warrant the amount of the purchases made.

The greatest trouble I have in accounts exceeding the limits is in the purchase of house furnishing goods, which run into money very rapidly. Accounts of this kind are always referred to me for approval before the charge is passed, and in that way I have a chance to write the customer, requesting that they call at the office of the Credit Department in case that I am not satisfied to pass the purchases, and usually have a definite understanding as to payment, a great many times a customer requesting an extension of more than thirty days in which case the terms are agreed to and a lease bill signed.

Below is form of notices we use:

NOTICE OF EXCEEDED LIMIT		Date.....	192.....
Name.....	Address.....		
PURCHASES Month Amts.		Temporary Increase to.....	
.....	.....	.....	.....
.....	.....	.....	.....
.....	.....	.....	.....
Present Limit.....		Change Limit to.....	
		Stop Account.....	
		Signed.....	Credit Office.....

This notice is sent to every person who has any charge account at any store in Nashville—regardless whether they are PROMPT, FAIR or SLOW PAY—in the payment of their accounts.

At a recent meeting of the Nashville Retail Credit Men, the future policy for the granting of credit was outlined and agreed to.

From now on, all charges made will be approved by the Credit Men with the distinct understanding that the same will be paid within 30 or 60 days, unless other satisfactory arrangements are made.

Persons who are classed as "Slow Pay" will be reported by every store to the Secretary of the Association, who in turn will report such names to every store which is a member of the Association.

Persons who have long past due accounts are urged to see the Credit Man of the store where they owe the account, and he will gladly cooperate with them in arriving at some satisfactory arrangement for its payment.

The Credit Men have no desire to be drastic, but, on the other hand, will meet every customer halfway who desires to make any effort to comply with these regulations hereafter.

### NASHVILLE RETAIL CREDIT MEN

Watch the daily papers for advertising campaign now being conducted by the Retail Credit Men's Association in reference to payment of accounts.

### CALIFORNIA HOLDS FIRST STATE CONFERENCE OF RETAIL CREDIT MEN AND CREDIT BUREAUS IN LOS ANGELES, MAY 21-22, 1920

Arrangements are now completed for the holding of the First State Conference of Retail Credit Men and Credit Bureaus of California, which is to convene in Los Angeles, Friday and Saturday, May 21st and 22nd, 1920. The men who represent the retail credit interests of San Francisco, Oakland, Sacramento, Fresno, San Diego, Santa Barbara and other points will attend.

A program of addresses and debates upon credit problems, with practical demonstrations of credit work, has been prepared.

National Director, H. Victor Wright, is General State Conference Chairman.

The following decision made by the Supreme Court of Florida is no doubt welcomed by the retail merchants of that State:

- That it is legal for a body of traders to make an agreement not to extend any more credit to a customer who owes any one of them.
- That it is legal to write to a customer, threatening him that if he doesn't pay you will send his name to the Association as a delinquent debtor.

## QUESTIONNAIRE

Please fill out and mail to R. H. Poindexter, Chairman Literature Committee, Nashville, Tenn., care of D. Loveman, Berger & Teitlebaum.

All replies should be in by June 15th, so as to give this Committee time to compile this information for the Detroit Convention.

We do not ask you to sign your name to this or in any way indicate who it is from. Give name of city only.

1. Has a "Pay Your Bills" Campaign been conducted in your city? \_\_\_\_\_
2. When was it conducted? \_\_\_\_\_
3. Was the purpose of the Campaign?  
(a) To urge credit customers to pay up past-due bills on a set date or during a designated week? \_\_\_\_\_  
or (b) To educate the public along the lines of meeting obligations when due at all times? \_\_\_\_\_
4. Was the Campaign conducted  
(a) Through newspaper advertising alone? \_\_\_\_\_  
or (b) Through newspaper advertising with other features; if so, what? \_\_\_\_\_
5. Over how long a period did Campaign extend? \_\_\_\_\_
6. How often did newspaper advertising appear?  
Size of ads.? \_\_\_\_\_
7. Cost of Campaign. \_\_\_\_\_
8. Per cent of your Collection before Campaign? \_\_\_\_\_
9. Per Cent of your Collection during Campaign? \_\_\_\_\_
10. Per cent of your Collection since Campaign? \_\_\_\_\_
- A1. Per cent of Charge Sales to Total Sales? \_\_\_\_\_
2. Per cent Charged Merchandise returned? \_\_\_\_\_
3. Per cent of C. O. D. Merchandise returned? \_\_\_\_\_
4. Per cent of Cash Merchandise returned? \_\_\_\_\_
5. Per cent of Accounts Charged to P. & L. based on Charge Sales? \_\_\_\_\_
6. Per cent of Cost to take care of Charge Accounts? \_\_\_\_\_

NOTE—This page can be folded on the dotted line and torn from the book without injury to the binding.

### VALUE OF CO-OPERATION AMONG CREDIT MEN

C. P. Younts, Credit Mgr., Barringer  
Norton Co., Houston, Texas

Even among credit men there is not always the fullest conception of the work that can and should be accomplished. Too often there is a feeling that the only work of the credit man, so far as extending credit is concerned, is to "keep bad accounts out of the ledger."

Could this be accomplished, it would be a "thing of beauty and a joy forever," but alas! some of our rosiest dreams often have a sad ending, and some "good" accounts turn out to be "very bad" ones.

The work of the credit man is constructive rather than destructive. It is not, as sometimes the customer and even salespeople think, to keep a person with a poor record from securing goods on a promise to pay at a later date, but to protect his employer from loss, and if a bad account is taken on—to collect the money and still keep the friendship of the customer.

There are several classes of customers that the credit man has to deal with—those who pay promptly; those who are unable to pay the entire amount on the 10th of the month following purchase, but who meet their obligations in 60 and 90 days, as promised; those who take their own time, taking advantage of friendship or something of the kind and pay when "warned"; those who pay when they MUST, and those who will not pay at all.

It is the last three classes that give the credit man his task, and until that time when he can "graduate" these three, by degrees it may be, to the first two classes, he has his work cut out for him.

Working alone, it is practically impossible for one credit man to accomplish the constructive work necessary to "cure" these three classes. If he MAKES them pay, his firm usually loses a customer that might have been made a friend and booster.

It is only through co-operation with other credit men in each city in an organization of a Retail Credit Men's Association, where they can come together regularly and discuss their own and others problems, can talk about credit conditions and how to better them, and even name customers who are not paying bills promptly, that these classes can be reached and made to see the necessity of "coming clean" in their dealings with the merchants of the city.

There should be such a spirit of co-operation among credit men that any customer, no matter how good he is with one firm, yet "rides" others, should be called to account and told that the only way credit can be continued is to pay all old past due accounts and get a clean sheet with the Credit Association.

It should never be the aim of the credit man to persecute any one; there are times when it is impossible for some customers to take care of accounts according to terms, and it is our privilege to help such persons who come with clean hands, and make the burden as light as possible. This gives us a splendid opportunity to make a lasting friendship for our firm, and give aid where it is needed and appreciated.

The credit man who refuses to give the FULLEST REPORT upon any customer when requested is unworthy of his name, and while he

may for the time have on his books a few customers who pay him, but do not pay others, he will in the long run lose, and when his fellow credit men begin to "see things" he will find that he has caused loss only to himself and his firm by withholding the information that he should have given.

The fullest co-operation can only be secured when EVERY ELIGIBLE business is included in the membership of the Retail Credit Men's Association, and every one is a member, not alone for the information that he can get for his firm, but because he has the interest of credits of his city at heart and wants to help the men and women to be clean in their financial affairs. As this applies to each city, so it likewise applies to each State, and in this way the record of the dead beat goes ahead of him and he finds it no easy matter to get credit in other cities.

"Character is the basis of credit," and as we help men in a credit way, we are helping to build character—helping to build a manhood that respects the rights of others, but only by the closest co-operation can we secure the fullest measure of success and attain our greatest results.

"Prompt pay—good credit—good service." Let us keep this slogan before our customers all the time, until they all realize that the best service can be rendered only as men and women promptly take care of their credit.

### WANTED

Fargo, N. D., is in need of a Secretary for their Business Men's Association. This is a good town; have seventy merchants in their Association, and a young man with ambition would have a wonderful opportunity to develop. Anyone interested should address Mr. A. R. Bergeson, Fargo, N. D.

Credit manager, who is also experienced in advertising and office details of all kinds, desires to make a change; forty (40) years of age, married, and has been with present firm twelve years; position must pay at least \$5,000.00 per year. Address, F. B. K., care of National Office.

Association Secretary—The National Office often learns of openings for secretaries to take charge of credit bureaus or retailers associations. Anyone interested should write to D. J. Woodlock, Executive Secretary, so he can have your name on file.

Lawyer, about 36 years of age, desires connection with responsible firm to handle collections and legal matters. Address E. R., care of National Office.

### SOUTHERN CALIFORNIA



**H. G. BITTLESTON**  
**Law and Collection Agency, Inc.**

426 South Spring Street

**LOS ANGELES**

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### SECRETARY CONNOLLY'S REPORT

Because it shows what can be done by a local Association, whose officers are awake to the possibilities of co-operation among credit men, we publish the report of Secretary Connolly of the New York Association in full.

MR. DAVID J. PRICE, President,  
The Associated Retail Credit Men  
of New York City, Inc.

Dear Sir:—

I have the honor and pleasure of submitting my report as Secretary, setting forth briefly the result of the many activities in which we were engaged in the past year.

### MEMBERSHIP

Our membership on March 31st, 1919, stood at a total of 206 members, made of 199 regular members and 7 associates.

During the year ending March 31st, 1920, we lost, through resignations and other causes, 19 regular members and 1 associate member, a total of 20 members.

During the first six months of the present administration, we gained but 28 new members. After analyzing the results obtained for the first six months, you decided that this was most unsatisfactory, whereupon you appointed a new committee, of which I had the honor to serve as chairman.

I had the good fortune to have associated with me on this committee several workers who made many personal sacrifices in behalf of the Association. The members of this committee who come in for special commendation for their untiring efforts and the results achieved are Messrs. J. B. Auerbach, C. H. Dahmer and A. L. Zaduk.

During the six months which this committee served, we procured 163 new members, out of a total increase for the year of 191. This 191 added to the balance remaining after deducting resignations, show us with a total membership to date of 377 members.

### BANQUET

The Association held a banquet at the Hotel Astor on November 15th, which was attended by about 300 members and guests. This was a tremendous task, involving an outlay of about \$2,000.00 in money, and a great deal of time by the committee, of which Mr. L. T. Pease was chairman. It was in every degree a social success, and it has done much to cultivate acquaintanceship among credit men of New York City.

### EDUCATIONAL

The Educational Committee has conducted for the past six months a series of lectures, followed by an open forum, that have been both interesting and instructive, and has caused most favorable comment from all parts of the country. This work has done much to advance the Association's activities, and has been the means of obtaining a larger attendance at our monthly meetings. The committee, headed by Mr. J. B. Auerbach, Chairman, is to be complimented on their zeal, thoroughness and the able manner in which these lectures were presented.

### PUBLICITY

I take this opportunity of bringing before you at this time for special mention the splendid co-operation which was given the Association

through the columns of "Women's Wear," with whom Mr. James Goold has been untiring in giving space in their valuable paper.

This is a department of our Association that could be strengthened and improved. We should never lose an opportunity of getting into the press all articles of interest to retail credit men. The press has always shown a willingness to accept any articles that we would give to them.

### FINANCES

The Officers and Directors have displayed splendid financial judgment. This year we started investing our surplus funds in U. S. Treasury Certificates. We show 100% increase in finances over that of last year.

### BULLETIN INFORMATION

During the year just ended, we sent out to our members 55 bulletins which contained 4097 items. These items were made up of accounts that were closed for unsatisfactory dealings, slow pay accounts, accounts given to attorney for collection, warnings of bad cheque passers, fraudulent buying, false certifications, misrepresentations and other items of interest to credit men. We found that these bulletins have saved thousands of dollars for the merchants.

### REFERENCE BLANKS

During the year our members used several hundred thousands of these forms for clearing references on customers' accounts. The information contained in these forms give such information as how long customer has been dealing at a store, the highest amount purchased, her pay habits, what is owing now, and how long. When this information is in the hands of a credit man, he can then determine whether or not a prospective customer is worthy of credit.

### REFERENCE CLEARANCE BUREAU

Plans are now under way to establish a Reference Clearance Bureau.

### MEETINGS

During the year we held 11 regular meetings, 1 special meeting and 14 Directors' meetings.

In conclusion, Mr. President, I take this opportunity of expressing to the Officers, Directors and Committees, and all those who have so materially aided me in the discharge of my duties as Secretary, my most sincere thanks, and I bespeak the same co-operation for my successor. I assure the membership at large that it gave me great pleasure to serve them.

Respectfully submitted,

J. M. CONNOLLY,  
Secretary.

### RECENTLY ORGANIZED LOCAL ASSOCIATIONS

Cushing, Okla., L. R. Tuttle, Secretary.  
El Reno, Okla., Mrs. P. J. Mullen, Secretary.  
Lansing, Mich., Max H. Vogel, Secretary.  
Norman, Okla., C. W. Kuwitzky, Secretary.  
Portland, Ore., C. L. Graden, Secretary.  
Seattle, Wash., C. W. Lockhard, Secretary.  
Trenton, N. J.,  
Youngstown, Ohio, J. R. Truesdale, Secretary.

## USING THE MERCANTILE AGENCIES FOR INFORMATION

A Talk Given by Mr. John R. Byington, Chairman, Before the Credit Advisory Board of Atlanta, March 19, 1920

The question we are to discuss here today is the subject of the use of mercantile agencies for information. I have used them for the past several years, and I have found that the benefit accruing to me is greater than in the old system of sending here, there and everywhere, gleaning information from the highways and hedges. When we have a central reporting office, I think it is the duty of all those working through that office to have the information given them sent in to this office, because in doing that we are aiding one another and creating greater efficiency in that office.

In the old days, when business was conducted on the cut-throat and competition basis, we would withhold information that we thought would benefit our fellow competitor. This information we would keep close in our files, thinking by not benefiting them we were benefiting ourselves. Today we have changed our modes and system, and business competition has been replaced by emulation, and I think every merchant, every business man, does well to get his brother merchant's confidence—then we can start out new and without handicap.

When we begin to make up our reports on our applicants for credit, we will not do work on the basis of "What I know about this man, I will not tell my fellow merchants," but concentrate the record of the man in the central office, so that every merchant may have access and benefit. One way to do that is to let the central office make reports and keep them in their files. Suppose Mr. Alexander, of Geo. Muse, opened an account with Jim Jones. Three days later Jones comes in my store. If Mr. Alexander keeps this information in his file and does not let me see it, the work of investigating would be to do over, whereas, if he gave it to the reporting bureau, we will call the bureau and will know what he does. That is the subject.

Now let us look at another point. When a customer comes in my store and asks to open an account, we ask him to whom he can refer us. I know, as well as I know my name, he is not going to refer me to some one who will give him a black name, but to a merchant who has a favorable report. So when I attempt to go out and look up that applicant myself, I go to this place and that as I am told to, and every time I get a favorable report, and any one that would say he is not O. K., I don't even come in contact with, but when I go to the bureau, I plunge into the pond where the clear water and the dirty water is, and have both before me, and can get both.

There is another thing, which I have found more important, more than ever before, and that is the narrative part of the reports, and it is of more value than any other part. I will give an illustration: A few days ago a customer came in the place over there to handle an account with us. She wanted a coat for \$248. I had sold her \$50 and \$75 credit before, but when the check for \$248 came, I called for my file that the Retail Credit Company had made. The trade information there was absolutely good, but when I started to read the narrative statement, in

between the lines, I could see they were trying to tell me that this woman was extravagant. She did not buy according to her means, but according to her desires. I called her to the office, and had a frank talk with her, and she admitted what was in the narrative of that report, that what she wanted she had to have, whether she had the means or not. She said, "I have no way in the world to pay \$248. I wanted it, the account was your trouble, not mine." Suppose now, I had gone out to the merchants, had asked them for their trade information on her, and they said, "Prompt." I would not have had the benefit of this narrative report, the real history of the case. The result would have been, I would have sold the bill, and been months getting my money, and would have run a customer off. As a result now, I still have my customer and can sell her bills of \$50 to \$75, and continue to get my money.

When we do work through a central office, we save no end of labor. When you send down to me and I fill out a report, and here comes the Retail Credit Company asking for the same information I gave you, perhaps several other dealers call for the same report. I have to do the same work many times, whereas, if we had been bringing it through a central office, the work would have only been done one time. What we are after is to have an efficient reporting office. I think the Retail Credit Company are doing their very best to increase that degree of efficiency. I think when we will ask for our reports to be made through their office, we will find that we will be benefited, and not only will we be benefited, but our fellow merchants, and it is true in business, as well as in life, "He who serves best profits most," and when you ask for reports to come through that office you will be serving your fellow merchants as well as yourself.

Later in the meeting Mr. Byington spoke further as to the calls for information, and annoyance caused.

You would be surprised to know the number of calls that come into our office there, asking for credit information. The expense for us to give that information over the phone is more than the expense of the Retail Credit Company to make a report. We stand the expense, we have to stand the expense, because we want to be just and right to our fellow men. We do not complain; we know it is part of the game, and we have got to stand for it.

There was a time, back in the year 1919, that it got so frequent that I had to employ two girls to do nothing but answer the telephone, and give credit information. It was constant. I kept check of it for awhile, and found it was mostly four or five of the smaller concerns, who were really making me a credit man for their place. I was acting as credit man, not only for my office, but for their places. This was in the days of the M. C. A., and finally I would tell them to go to the M. C. A. for their information. In this way they began to drop off some, but in doing so, I incurred the enmity of one of the

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most prominent business men in Atlanta. This lasted until a few days ago, when he had to have some information I had. When he came to me, I met him graciously, never bearing a prejudice against any one, and gave him the information he needed. That does not exist so greatly now. They now have a blank for sending for information, and the question of calling over the telephone is not as great as it used to be. The smaller concerns invariably call me. We have got to go to the trouble of looking up the information, when all the time some customer may be trying to get my phone. Still, if you refuse this information, you will be accused of going back to the old cut-throat system.

#### MEMBERS OF THE R. C. M. N. A. ACTIVE IN IOWA

The Iowa City Credit Bureau held their annual dinner in the Chamber of Commerce rooms, Thursday evening, April 8th, celebrating their third anniversary. The menu was excellent and the attendance very large.

Mr. C. Vetter reported the finances of the bureau in a flourishing condition after three years of operation, and voiced the sentiment of all present in speaking of the service rendered during those three years as invaluable to the retailer. The speaker of the evening, Mr. N. H. Nielson, Secretary of the Ft. Dodge Retailers, was then introduced.

Mr. Nielson gave a very interesting and informal talk. His address was devoted to trade extension in which Ft. Dodge has been particularly successful, to the spirit of co-operation among the merchants and to credit end of the game. All together, the evening was pronounced a most profitable success.

#### HOTEL RATES FOR DETROIT CONVENTION

##### Following are Rates Quoted by the Hotel Statler, Detroit

Room with shower bath only, for one person, \$2.50-\$3.00 per day.  
 Room with shower bath only, for two persons, double bed, \$4.00-\$4.50 per day.  
 Room with tub and shower bath, for one person, \$3.50 to \$6.00 per day.  
 Room with tub and shower bath, for two persons, double bed, \$5.00 to \$8.00 per day.  
 Room with tub and shower bath, for two persons, two beds, \$6.00 to \$8.50 per day.  
 Room with tub and shower bath, for three persons, two beds, \$7.50 to \$9.00 per day.  
 Room with tub and shower bath, for four persons, three beds, \$8.00 to \$10.00 per day.  
 Room with tub and shower bath, for five persons, five beds, \$10.00 per day.

#### ST. JOSEPH, MO., HAS THE RIGHT IDEA OF CO-OPERATION

Mr. E. W. Nelson, Rudge & Guenzel Co., Lincoln, Nebraska.

I want to thank you for the information you furnished on R. F. Du Rosey. We have reported this at the credit men's luncheon, and turned same over to the Trust Book and Credit Company for their reference.

Should anybody move from here to Lincoln, owing any bills, we will certainly let you know. I think if the different associations would continue to do this, it would enable the credit men to collect more accounts and keep undesirables from their books.

H. RAINES.

#### BREAKERS AHEAD

#### THE PILOT ASKS, "WHITHER ARE WE DRIFTING?"

By A. G. Hollis, President, Oklahoma City  
Retail Credit Men's Association

The judgment of financial and economic experts at this time is that the crest of price inflation is in sight, inasmuch as industry is settling down from its unrest and production is rapidly increasing. Another interesting and significant sign of a reaction in prices is the tendency of the banks to tighten on the rate of interest, for the fact is well established that when money is cheap, that which money buys is correspondingly high priced, and the contraction of credit by bankers is bound to have its effect toward lowering prices.

History has repeatedly shown that a period of price inflation and cheap money invariably follows any great war, due of course to the diverting of the sources of production from regular channels to war purposes, and the scarcity of commodities in every line which would naturally follow such a diversion, but the length of this period of inflation has varied, and there is no certain way to forecast a return to normal prices. So we must watch for the smallest signs to show when this change is due.

The cautious credit man, however, will, at a time like this, take the safe side, and argue that prices have nearly reached the top, and he will be on the lookout for the reaction which he knows is bound to come. He will see the necessity of curtailing credit now, if for no other reason than to discourage the habit of overbuying, which the American people have fallen into so naturally since money began to "come easy," for it is hard for a man to realize that his salary of \$75 a week is relatively little more than \$30 a week was in 1915.

Such a man is impressed with the fact that his income is \$3,700 per year, where it used to be \$1,560, and overlooks the fact that in view of the prices he is compelled to pay to live decently, the only difference between the two incomes is that he has to pay an income tax now which he escaped before.

Of course, if production cannot be increased sufficient to supply a reasonable demand, price reaction will be slow, and this will simplify the task of the retail credit man. However, if a combination of production, tight money or any of the other things which tend to lower prices should cause them to react more quickly, many careless credit men will find accounts on their books, which represent nothing but former profits which they have already paid "excess" taxes on, and these will be the harder to collect for the reason that wages and income alike must shrink with the lowering of prices.

Not a panic, if you please, but something like it, and a large number of failures to be reported.

Credit Men! Watch Your Step!

You are not co-operating unless you read the "Addresses Wanted" column. Check these names with your books and advise the National Office if you have any.

### BAD CHECKS

It has been reported that one Chas. Stamm, is wanted in North Brookfield, Conn., in connection with a check for \$720.50, drawn on the Brookfield National Bank, and signed Walter T. Phipps. Stamm is described as being 30 years old, 6 feet tall, and has a crippled left hand.

### S. LOTOW

Any member knowing the present address of S. Lotow, formerly of No. 8 Greenheys Street, Roxbury, Mass., please notify the National Secretary.

### RICHMOND, VA.

Woman signing name Mrs. Wm. Garrett, gave a number of checks drawn on American National Bank of Richmond; age 30-35, plump, medium height, light hair; intelligent, good talker; sometimes accompanied by small girl.

### THE ST. LOUIS ASSOCIATION REPORT

A party passing "N. G." checks, name given John P. Howard; wife's name, Edith; drawn on the State National Bank of St. Louis; returned.

A second house also advise they hold an "N. G." check given them by J. Howard, for \$130.00.

### INFORMATION WANTED

Mrs. William Bessinger, first name Olive, formerly of 270 Sumner Street, Akron, Ohio; about 50 to 55 years of age; weighs 200 to 225 pounds; height 5 feet 7 inches; has dark hair, flecked with gray; upper teeth prominent; rather stout, and has a peculiar walk. Claims was formerly nurse at West Pennsylvania Hospital, Pittsburgh, as Olive Neel, and resided at 12 Logan Street, Sewickly, Pennsylvania; also claimed that she owns property at 1401 Federal Street, Pittsburgh, Pa. Her husband is much younger than she is, probably not over 35. Several Akron, Ohio, stores have accounts against her under different names, namely, Lenninger, Metz, Zeiss, Verse. Has a small white dog with black spots, which she is very fond of and never lets out of her sight. May have gone to Detroit. Any member coming in contact with anyone answering the above description is requested to notify the National Secretary.

### DOES ANYONE KNOW JOHN W. WILLIAMS?

Williams owned and operated a collection agency known as the "Nashville Adjustment Co.", at 307 - 9th Ave., No. Nashville, up until September of last year. He left Nashville immediately after disposing of his agency and reported that he was going west, and the general supposition is that he is out west in the oil fields, either in Oklahoma or Texas. Any information you can render will be highly appreciated.

EARL J. BAKER, Attorney, Nashville, Tenn.

The National Office has several hundred of those handsome metal membership signs. Send for one today. Actual cost fifty cents.

### MEMPHIS REPORT

A young man, said to be C. O. Webb, formerly connected with the Cotton Exchange Office, Memphis, Tenn., who also has an accomplice by the name of C. O. Walker, alias C. O. Warner, has passed several forged checks with the department stores and banks in Memphis, Tenn., aggregating from \$300.00 to \$500.00.

It is understood they left Memphis, Tenn., for Los Angeles or San Francisco, Cal.

Any information pertaining to these parties' present address will be greatly appreciated.

There has been a bogus check artist operating in the city of Memphis during the past month. These checks are gotten up in the neatest, most attractive form possible, and are supposed to be as "pay" checks.

Some of these checks are drawn on the Building and Paving Association of Memphis, Tenn., where there is no such company.

We are inclined to believe that this is the same party who has been operating in the West, and passing checks signed G. L. Lee, and is described as being a colored man, dark yellow, age approximately 45 years, 6 feet in height, 175 pounds in weight.

### HE IS IN WICHITA

A white man, about 25 years of age, and about 5 feet 8 inches in height, weight about 150 pounds, slender build, dark complexion, long, narrow shaped head, very noticeable, dark hair and eyes, clean shaved, wearing light gray suit and black and white plaid cap, is a neat dresser and smooth talker. Was wearing Shriner pin in coat lapel, also 32nd degree Mason ring and watch charm. Claims to be an Elk, and civil engineer; home, New Orleans. When here, used names of John Barineau and W. C. Marshall. Evidently a professional crook. Will pay \$25.00 reward for his arrest. Notify Boyd Craig, Sheriff, Sherman, Texas.

This party was in Wichita, April 11, and left some of his paper. You may be next. Get him if you can.

### BAD CHECK

Frank P. Litz is reported to have cashed checks in Omaha; various amounts on American National Bank, Oklahoma City, signed James E. Hayes; paper-hanger, twenty-four years old, nice looking fellow, brown hair.

### TWO MORE "LONG BELL LUMBER CO." CHECKS FROM BEAUMONT, TEXAS

"Another fraudulent check, same printed form, signed as previously, dated April 10th, payable

Brothers, for four thousand two hundred and seventy-five dollars, endorsed by them to Stock Yards National, Fort Worth, just presented. Check is written with pen instead of machine, as first was."

### FROM BONAMI, LOUISIANA

"\_\_\_\_\_, Co., Klamath Falls, Oregon, on April third and sixth, were trying to communicate with J. S. Bell here regarding a five thousand dollar returned check. No particulars."

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The at the signature wise the Monon Descrip 5 feet slim, w innocent

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A man picked up paying in payment found in pass in having Bank in pool room 27th he Convers Weesner one on a for \$22. at Peru, passing. is 5 feet hair. So

**FRAUD DISPATCH**

Kansas City notifies us that a man representing himself to be James A. Emerson, Jr., has been giving worthless checks, using the yellow pocket size checks of the National Bank of Commerce, Kansas City, Mo. He writes a coarse, plain hand, and claims to be connected with the Gulf Oil Refining Co. He makes a good appearance. The check before us is dated March 24, and is for \$35.00. We have seen another check of the same size. Thirty-five dollars seems to be a favorite amount with him, and he spells thirty "thirty." Party described as follows: 5 feet 10 inches tall, 175 pounds, 33 years of age, full face, dark hair, smooth shaven; wears two large diamonds on his left hand and a Shriner's pin on his coat lapel; he wears a black fedora hat.

**NOTE THIS**

Pittsburgh, Pa., reports a man purchasing merchandise amounting to \$12.20 and offering a check for \$32.50 in payment, receiving \$20.30 cash. The check was made by the Caplan Baking Company, by Gutman Caplan, payable to Edward Campbell, and drawn on the Monongahela National Bank.

The bank say they have returned a number of checks, as the Caplan Baking Company do not carry an account with them.

The name, Caplan Baking Co. and Pay Roll at the top of the check, and Caplan Baking Co. signature were put on by rubber stamp, otherwise the check looked like a counter check of the Monongahela National Bank. The Caplan Baking Company pay by cash, and not by check. Description: Age about 27 years, height about 5 feet 9 inches, smooth face, dark complexion, slim, wearing soft brown hat, dark suit, and innocent looking.

**WARNING**

Look out for one Robert Keene, a young man about 35 years of age, about 5 feet 10 inches in height, weighs about 175 pounds; inclined to be heavy, and is of medium complexion. He was recently employed by the Cassell Music Co., of Denver, but about a week ago, skipped out from here, after, it is alleged, he issued checks, which were bogus. He is said to have issued the checks on the Globe National Bank of Denver. He is also said to have left Denver with a new automobile, which was not paid for. If this party should make his appearance, kindly promptly notify this office.

**SOUTH BEND, IND.**

A man, giving his name as James Caine, was picked up here by one of our installment stores, paying \$10.00 on a \$60.00 stove, and presenting in payment a check. Other checks, which were found in his pocket, he evidently expected to pass in some some soft spot. He confesses of having a check cashed for \$79.00 on the Myer Bank in Ligonier, Indiana; one on James Adams' pool room, at Ligonier, for \$39.00; on March 27th he passed one on Mr. Day, a grocer, in Converse, Ind., for \$24.00; also one on Amos Weesner, of Converse, Ind., for \$25.00; passed one on a wholesale cigar house in Marion, Ind., for \$22.00. He was surrendered to the Sheriff at Peru, where he has a long record of check passing. He is 22 years old, weighs 160 pounds, is 5 feet 8 inches in height, and has dark brown hair.

**SOUTH BEND CHAMBER OF COMMERCE,**  
By A. Jacobsen, Com'l Sec'y.

**WARNING FROM MCPERSON, KAN.**

A woman recently visited McPherson, Kans.; aged about 40 years, height 5 feet 6 or 7 inches, blue eyes, fair complexion, well dressed. Bought from \$25.00 to \$40.00 worth of merchandise and presented checks, one for \$40.00 and one for \$50.00, drawn on a local bank and signed J. B. Jones, A. D. Friesen, and J. P. Peterson; spoke a decided Swedish brogue at one place, but good English at another. A \$25.00 reward is offered for arrest of the right party. Notify Peter Aurell, Secretary, McPherson, Kans.

**WARNING FROM ARKANSAS CITY, KANS.**

A medium built, clean shaven, clean-looking man, weighing perhaps 160 to 175 pounds, is going about the country playing the following game: He walks into a jewelry store and asks to look at a high grade watch; finally chooses one selling around \$40.00 or \$50.00, then offers in payment a draft for \$75.00, drawn on the Enid National Bank, by the "Bank of Cherokee." Indorses it, and taking the change and watch, says goodbye. The draft is worthless. In Winfield and Arkansas City, Kans., he used the name of C. N. Miller.

**HARTFORD, CONNECTICUT**

The Meridian, Conn., police arrested Frank Lawrence, age 36, who says he came from Terryville, Conn. He is charged with forgery, fraud and theft following complaints to authorities by merchants of having cashed checks that proved worthless.

**OMAHA REPORTS**

We have just received a money order for \$50.00 returned from the American Express Company, at Chicago, with a sworn statement that it is a forgery and fraudulently issued.

It was given to us on February 19th, is made in favor of Eugene Williams and purporting to have been issued at Chicago. The number is 20-725173. I. Williams was the remitter, and C. A. Simmons, Agent.

**NORMAN, OKLAHOMA**  
**Check Warning—Special Bulletin**

Party using name of W. H. McGinnis passed several worthless checks on the evening of the 6th amounting to \$85.00. The scheme as used here: He deposited a draft on the First National Bank of Hollis, Oklahoma (no such bank) for collection, getting deposit slip which he uses as a leverage; buys a bill of goods and gets the difference in cash. Description: Light complexion light hair, 165 pounds, 5 feet 11 inches, prominent gold tooth, very bold, well dressed.

**CLEVELAND ADVISES**

Here's a nice little female check worker you don't want to meet. She opens both a savings and checking account, issues oodles of checks, withdraws her funds and skips out. That is, she did those things in Dayton and Terre Haute. Description and names used: Mrs. Frank Eaton, alias Josephine Scott, 32 years, 5 feet 8 inches tall, 135 pounds, good looking, dark brown hair, wore dark brown sailor hat with brown veil over hat and draped around the back; had with her a boy four or five years old, light hair cropped, sport socks, Knickerbocker suit. She is a good talker and speaks with Eastern accent.

## SAN ANTONIO, TEXAS

Dear Sir:

In the February issue of the Credit World, I notice a little item entitled, "Stop, Look and Listen," on page 12. In regard to this, I would like to offer my views on this question.

I think that in arriving at your losses for the year's business that you would naturally take only your charge sales. Of course, some credit men think that you should use their entire year's business cash and charge sales to arrive at a percentage, but I don't see how you can possibly do this. I think that the cash sales can in no way figure with your charge sales as to the profit and loss account. When you charge off your losses at the end of the year, I think that that amount should be figured against the charge sales only.

I would like to have an explanation from the other credit men as to what per cent of losses they consider a reasonable loss. I have always thought that one-half of one per cent of the charge sales was about the average. Of course, it is true that during the last year or so the merchants have charged off quite a good deal more than they do in ordinary times. I think that the chances we have taken have been greater, but now we are getting down to normal business and we are able to watch our accounts a little closer. I think that the losses will be smaller.

Hoping to get some discussion started on this question, I beg to remain,

Yours very truly,  
By C. C. Mitchell, Credit Manager,  
For The Wolff & Marx Co.,  
San Antonio, Texas.

## A HOLDREDGE MEMBER REPORTS

We have just experienced two good-sized losses through "skips." I will give you the particulars, trusting that someone may be benefited thereby.

H. D. Clay, aged twenty-five to twenty-eight, quite fleshy, medium height; his manner of speech especially distinct as being decidedly effeminate; was traveling salesman for Morris & Company, packers, of Omaha, with headquarters at Hastings, Neb.; claims to have formerly been a school teacher; established credit by paying bills promptly for four months continuously; departed soon after purchasing valuable fur coat. Left Holdrege, Neb., for Denver, Colo., where he was last heard from at room 1580 Penn Hotel. Letters sent to this address shown to have been forwarded to general delivery, Chicago, Ill., and Springfield, Mass. Is very particular to consult the credit department before making every purchase, even though trivial, also obtains credit authorization for contemplated purchases which are not completed.

Jacob M. Wiles, aged twenty-eight to thirty-two, height about five feet eight inches, slightly under medium weight, sharp chin, small, penetrating eyes; of rapid speech; former addresses are Holdrege, Atlanta, Alma, Oxford and Orleans, Neb. Worked near these places as farm hand; established credit by making several prompt settlements, purchased complete outfit of clothing and departed; possibly in Missouri, but probably in Montana, as a sheep herder.

If you know the present address of either of these parties, please notify the national office.

## FROM SOUTH BEND, IND.

Mr. David Woodlock,  
Equitable Building, St. Louis, Mo.

Dear Sir—

In your February number, on page twelve, you asked for opinions, which I would have been glad to have answered sooner, only for being swamped with work.

## STOP! LOOK! LISTEN!

Should percentage of credit sales losses be figured on volume of business, or volume of credit sales? Both, if it were possible, should show and be classified as A, B and C, for the following reasons:

A, as a high-class, dependable, thrifty merchant may do a \$100,000 business and refuse credit to all but the dependable thirty-day accounts. Showing book accounts of ten or twenty thousand dollars in volume, with approximately no losses to his total business or credit.

While B, in the same town, a less dependable business man dealing largely in seconds and job lots, also doing a \$100,000 business. His volume of business produced on liberal credits, say forty or fifty per cent of his total business.

Again, class C is doing business in a dinner pail town, where ninety per cent of his business is credit. To my mind, a tabulation of A, B and C might produce a study in economics.

As a suggestion to members perplexed over the question of whether to figure the per cent of loss in last year's business on credit sales alone, or the entire sales of the firm.

From the standpoint of the survival of the fittest, a man should be penalized or rewarded in proportion to his business ability, and, therefore, I would hold that the figures would be made up from his credit service.

Very truly yours,

A. JACOBSEN, Secretary,  
South Bend Chamber of Commerce.

## DO YOU KNOW W. GEO. ALLEN?

Any member knowing the present address of W. George Allen, formerly with the Gulf Refining Company, Atlanta, and more recently reported to be with the Tidewater Oil Company, 11 Broadway, New York, operating in Richmond, Va., handling that company's Veedol products, and residing at No. 8 Crenshaw St., Richmond, and 1917 Park Ave., Baltimore, Md., should notify the national office at once. We have several inquiries for this information.

## THE VALUE OF READING NOTICES

In February we warned members to look out for money orders stolen from Station 43, Cleveland, Ohio. The following, from Secretary F. A. Caten, of Pittsburg, tells the story:

"On February 20th I sent out notice that Cleveland, Ohio, Station 43 money orders had been stolen.

Yesterday, a man about 28 years of age, height about five feet eight inches, light complexion, brown overcoat, dark soft hat and smooth face, made a small purchase at one of our member's stores, offering a money order for \$44.00 in payment. This member immediately recognized Cleveland Station 43, and the man became suspicious and departed quickly, leaving the money order, which is now in the hands of the Postal Inspector. Watch out for him, and if he calls try and hold him until you can get the Postal Inspector to you."

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### DOES IT PAY TO BE LENIENT IN HANDLING SLOW ACCOUNTS?

F. P. Shockley, Secy. and Treas., Hill Bros.  
Shoe Co., Spokane, Wash.

There are four kinds of slow pay customers, and each one is an article in itself.

The first are those who never pay without being forced. The second, those who live beyond their means and only pay when they think it is necessary. The third, those who are temporarily hard up and the fourth, those who are good but habitually slow, either through carelessness or indifference.

The first should be eliminated. They are so used to being "dunned" that you can't even get them to take offense. They are of no benefit to your firm. In fact they are a detriment, for they will owe you and go to another store and pay cash, when, if they knew their credit wasn't good with you, they might come into your store and pay cash.

The second, or the ones who live beyond their means, are never a good risk, and if you must give credit to this class, they should be watched closely and made to live up to the "letter of the law," in so far as the firm's terms are concerned.

The third, or the ones who are temporarily hard up, can generally give a good reason. They are in many cases entitled to great consideration. They realize what a credit rating means, and the value to them of the good will of the firm they are dealing with. They are glad to explain their circumstances. It is a great injustice to this class to say: "The account is due—pay it." They may be alright and anxious to pay, and by not being lenient we are apt to drive them away from our store. We are forced, and rightly so, to be lenient with this class.

The fourth, or the good, but careless and indifferent class, are to my mind the most interesting, for here you can do work and see real results. Education of this class in the prompt payment of accounts has often made them the best accounts on the books. They are used to receiving credit, paying when they get ready, and have never been shown, nor have they examined into the ethics of the matter. They do not realize the necessity of prompt payment. With this class, it is necessary to be lenient, and above all, patient, and gradually try and instill into their minds the thought that prompt payment of accounts is necessary, and that settlement should be made when the account matures. There is no surer way to offend this class of customers than to refuse them credit, and we are not in our positions to drive customers away, but it is our duty to try and make them stronger and more loyal customers of our firms. Leniency with this class binds them more closely to your store. You will find in this class many who have dealt with your firm for many years, and there is a certain privilege which they think they have in not having to pay their accounts promptly, but at the same time there is a sentiment in the long association that tends to bind them very close to your store. They are often the best advertisement you can have.

Again you will find others in this class who feel that they are doing you a favor by trading with your firm, and that you should let them take their time in the payment of their accounts. The proper diplomacy and education by the

credit man and your association is the only way to make this kind of a credit customer "see the light." They should be educated to the fact that accounts should be paid when due, and that your goods are sold with a definite understanding as to terms, and that accounts are expected to be met according to terms.

A liberal policy in credit making is necessary to the healthy growth and the popularity of a firm, for popularity and growth go hand in hand. A liberal policy does not necessarily have to be an easy-going policy. They are very different. An easy-going policy means ruin sooner or later. The distinction between the two rests in the credit and collection department. The one leniency when necessary means the success of the credit department. The other, carelessness and leniency, when not necessary, means ruin.

"Eternal vigilance is the price of liberty," and it is the price of success in the credit department.

### THIS IS REAL CO-OPERATION

Editor Credit World,  
Retail Credit Men's National Association,  
St. Louis, Mo.

Dear Sir:

It has come to my mind that we could, every one of us, put on a nation-wide membership campaign. Every day we receive an inquiry regarding one of our customers, from some firm which apparently does not belong to the National Association.

I have made it a rule to enclose a blank membership card with my replies, suggesting that it be filled out and returned to the National Association office. I am also writing to all the credit men who are members, advising them that I expect to see them at the convention in Detroit next August. Possibly these suggestions may be of some value to you.

Yours very truly,  
LEO M. KARPLIS,  
Manager Credit Department,  
Burger Dry Goods Company.

### WE LOCATE "SKIPS"

By a unique method with correspondents in all parts of the country, we find

### SEVEN OUT OF TEN

Send in the names, giving the addresses and occupation, together with ten cents for registration. If located, the charge is one dollar.

### AMERICAN TRACING BUREAU

613 Locust Street  
St. Louis, Mo.

*We do no collecting—simply locate*

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MERCHANTS CREDIT ASSOCIATION**

223-24 First National Bank Building

**W. V. TREAMMELL, Secretary-Manager**  
Thoroughly Organized Collection  
and Reporting Departments

The Recognized Bureau of the Associated Retail  
Credit Men of Birmingham

**H. G. BITTLESTON  
LAW & COLLECTION AGENCY, Inc.**

Old, Established.  
Fully equipped for all Southern California  
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215-218 Delta Building  
LOS ANGELES, CALIF.  
Member of Los Angeles Association

Our Motto:—"We Get the Coin"—"We Pay"

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CREDIT REFERENCE EXCHANGE**

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Credit Men of Chicago.

35 SOUTH DEARBORN STREET,  
CHICAGO

**DES MOINES, IOWA  
Collection Department**  
**Credit Reference & Reporting Co.**

312 Crocker Building

Prompt and Aggressive Attention to  
Collections in this City  
Regular Reports Submitted

**RETAIL MERCHANTS CREDIT ASSOCIATION, Inc.**

300-310 I. W. Hellman Bldg., LOS ANGELES, CAL.

■■■■■  
**AGENCIES AND RETAIL STORES—Please note that we  
are the only *merchant owned* Reporting Bureau and  
Collection office in Los Angeles. COLLECTIONS SOLICITED.**  
■■■■■

**THE RECOGNIZED INSTITUTION OF THE ASSOCIATED RETAIL CREDIT  
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415-417-418-420-421 Higgins Bldg.,  
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*Admitted to practice in all Courts of the States of  
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References—Farmers and Merchants National Bank  
and Los Angeles Trust and Savings Bank,  
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**CONNECTICUT CREDIT BUREAU**  
415 Palace Theatre Building  
HARTFORD, CONN.

Established 1912

*Collections handled by personal interview in any  
city or town in Hartford County*  
**CREDIT REPORTS**

References—Hartford Chamber of Commerce, or any  
Bank in Hartford

**CREDIT MEN'S ASSOCIATION  
of NORTHERN KENTUCKY**  
**O. J. WILLIAMS, Sec'y**

Accounts solicited in Cincinnati, Ohio  
Covington, Newport, Bellevue, Dayton,  
Kentucky

Commercial Law League Rates  
COVINGTON, KY.

**BONDED ADJUSTMENT CO.**  
(Incorporated)  
**LEE L. SIMONS, Mgr.**

**COLLECTIONS—ADJUSTMENTS**

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Louisville, Ky.

Associated Office United States Fidelity  
& Guaranty Co. - Every Claim Bonded

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## Business Men's Credit Bureau

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Well Equipped Collection and Law Depts.

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Collections and Reports

Springfield, Mass.

Established 1909 CLAUDE KING, Pres.

Collections Everywhere

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NO COLLECTION—NO CHARGE

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NEWARK, N. J.

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## Specialists in Commercial Collections

319 Market St. 506-7 Commonwealth Bldg.  
Camden, N. J. Trenton, N. J.

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Operators and publishers of Credit Guides for Camden  
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Attorney South Jersey Reporting  
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Thoroughly Organized Collection and  
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## HERMAN STEINBERG

## Collections • Adjustments

299 Madison Avenue  
at 41st Street

NEW YORK CITY

## NORTH DAKOTA

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FRANCIS McKERNAN, Mgr.

Collections and Adjustments in North  
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## CINCINNATI, OHIO

ERNEST R. GWINNER, Mgr.

## THE L. ROESCHER COLLECTING CO.

Founded 1877

Collections or Legal Business in vicinity of  
Cincinnati or elsewhere

## PORTLAND, OREGON

## EMMONS &amp; EMMONS

Attorneys at Law

728-731 MORGAN BLDG.

Collections 50%—Reports \$1.00

Refer to John V. Farwell Co., Chicago.  
Frankel Frank Co., Kansas City, Mo.  
Any Bank, Portland, Oregon.



## ADDRESSES WANTED

Members are interested in locating the following persons. If you know anything regarding them, report at once to the National Office, where a record is kept of the member making inquiry. Members reporting names for these columns are urged to give the occupation of the "Skip."

- Abel, W. R., 2112 Forestdale Ave., Cleveland, Ohio.  
 Adams, Mrs. A. B., formerly Little Rock, Ark.; moved to St. Louis, Mo.  
 Adams, E. W., care of Bowser Tank Co.; thought to be in Springfield, Mass., as salesman.  
 Adams, S. F., piano salesman, formerly Clarksdale, Miss.; address unknown.  
 Adune, L. M., Bearden, Tenn.  
 Akins, J. L., 14800 Westrapp Ave., Cleveland, Ohio, mechanic.  
 Albert, Miss Lydia, formerly 205-3rd St., Knoxville, Tenn.  
 Andrews, Mary, City Hospital, Cleveland, Ohio.  
 Archer, Mr. R. N., 1816 Exchange Bldg., Memphis, Tenn.  
 Arnett, Mrs. A. M., nurse, formerly Memorial Hospital, Monongahela, Pa.; understand she is somewhere in Columbus, Ohio.  
 Ashley, Mrs. C. D., formerly with F. W. Woolworth 5c and 10c store, 404 Fourth St., Louisville, Ky.  
 Askley, M. A., 7411 Cedar Ave., Cleveland, Ohio.  
 Atkins, Miss Lula, worked for Lincoln Drug Co., Little Rock, Ark.  
 Avery, Tillie, 7126 Dearborn Ave., Cleveland, Ohio.  
 Axford, Lela, 3655 E. 140th, Cleveland, Ohio; rooming house.  
 Ayers, Patrick J., 6905 Lexington Ave., Cleveland, Ohio.  
 Baker, Irene, 12608 Woodside Ave., Cleveland, Ohio.  
 Balch, R. Walker, formerly Memphis, Tenn.; last address, Ocean Park, Calif.; lawyer.  
 Bambrick, Chas., 5614 Haltorth Ave., Cleveland, Ohio.  
 Bancy, G. M., 5863 Minerva St., St. Louis, Mo., was in U. S. Army.  
 Barber, Miss Ella, formerly Bristol, Va.  
 Barnes, Lester, formerly Louisville Times, Louisville, Ky.  
 Barr, G. W., formerly owner Security Investment Co., Omaha, Neb.  
 Bayer, J. R., 5811 Franklin Ave., Cleveland, Ohio.  
 Bayes, M., 6501 Euclid Ave., Cleveland, Ohio.  
 Bennett, Mr., 65 Fairview St., New Britain, Conn.  
 Bennett, B. C., last heard of in Oklahoma City, Okla.  
 Bickerstaff, G. S., last heard of in Little Rock, Ark.  
 Blair, Mrs. H. A., last address 3777 Franklin St., Denver, Colo.  
 Blair, John S., civil engineer, Tulsa, Okla.  
 Bleddoe, Roberta, 617 Jessamine St., Memphis, Tenn.  
 Boals, Clarence P., Memphis, Tenn.; last address Chicago, Ill.; salesman.  
 Bolstra, A., 7282 Shaw Ave., Cleveland, Ohio.  
 Bonnin, Edith M., formerly Mine, LaMotte, Mo., later Pitcher, Okla.; stenographer.  
 Boone, Miss Genevieve, worked for Pattee Printing Co., Little Rock, Ark.  
 Booth, M. G., formerly Oliver Springs, Tenn.  
 Booth, R. E., 705 Vine St., N., Little Rock, Ark.  
 Bowell, Jerrie Lee, formerly Memphis, Tenn.  
 Bowman, Clair, 10503 Norman St., Cleveland, Ohio.  
 Bramley, W. F., 1814 W. 25th St., Cleveland, Ohio.  
 Brannis, E. J., formerly C. C. & O. Ry. Co., Ravine, Ky.  
 Brokey, G. E., formerly Marianna, Ark.  
 Brill, Chas., 3073 W. 114 St., Cleveland, Ohio.  
 Brooks, Claude, last heard of 4820 Second Ave., Woollawn, Ala., care of Alabama Power Co.  
 Bros, Roy, 2120 E. 107 St., Cleveland, Ohio.  
 Brown, J. H., formerly 832 Ida St., Memphis, Tenn.  
 Brown, J. M., formerly 302 S. Driver St., Memphis, Tenn.  
 Brown, J. T., formerly 302½ Louisiana St., Little Rock, Ark.  
 Brown, Robert, last known address Schenectady, Mass., and reported working in Providence, R. I., as salesman.  
 Brown, Sidney M., 1872 E. 24th St., Cleveland, Ohio.  
 Brown, Thos., formerly Tripure Water Co., Knoxville, Tenn.  
 Brown, William, last address 1838 California Ave., Denver, Colo.  
 Brusseau-Bach, Mrs. Minnie E., formerly 4245a Grace Ave., St. Louis, Mo., designer of Suits; said to be going under the name of St. Clair.  
 Buch, John R., 1304 E. 91st St., Cleveland, Ohio.  
 Bucki gham, G. E., Ohio Rubber Co., Akron, Ohio.  
 Burnett, James, formerly 2116 Cowden Ave., Memphis, Tenn.  
 Burnett, J. B., last heard of in San Antonio, Tex., care of Roxana Filling Station, 1900 11th St., South Birmingham, Ala.  
 Burns, O. J., last address Little Rock, Ark.; formerly Hartford, Conn.  
 Burnum, H. D., formerly Jackson, Ky.  
 Burris, Mrs. D. D., 2600 Welsh St., Little Rock, Ark.  
 Burrow, Amelia, formerly 137 Huling St., Memphis, Tenn.  
 Burton, Mrs. R. E., formerly 848 Beach Ave., N. S., Pittsburgh, Pa.; Mr. Burton was employed as a driver for the Rock Co., Pittsburgh, Pa.  
 Busch, Mr. M. L., formerly 353 S. 4th St., Memphis, Tenn.
- Butler, J. H., formerly of Little Rock, Ark.; moved to Malmvern, Ark.  
 Bynum, Mrs. J., formerly of Little Rock, Ark., moved to Bigelow, Ark.  
 Bynum, Tom, last heard of in Jacksonville, Fla.  
 Cagle, Geo., last heard of in Fitzgerald, Ind.  
 Caldwell, Mrs. J. R., Logansport, Ind.  
 Caldwell, W. F., formerly 1069 Neptune St., Memphis, Tenn.  
 Campin, Mae, or H. F., 1410 Ashland Ave., Indianapolis, Ind.; husband, H. F., draftsman, Highway, came to Indianapolis about a year ago; said to have moved to Cleveland, Ohio.  
 Cannafax, Chas. H., was manager of the Canterbury Apts., Indianapolis, Ind.; said to be in the South.  
 Capp, Joe, 117 Broadway, Knoxville, Tenn.  
 Carr, Cecil E., auto salesman, St. Paul or Minneapolis, Minn.  
 Caswell, Geo. E., teacher; last known of in Taunton, Mass.; reported to have gone to Newtonville, Mass.  
 Carrier, Mrs. Ruth, 44 Oppman Terrace, Cleveland, Ohio.  
 Cassidy, Wm., 2175 W. 14th St., Cleveland, superintendent.  
 Cassling, E. F., bank clerk, Galveston, Tex.; supposed to be somewhere in South Dakota.  
 Causey, C. F., formerly Memphis, Tenn.; last heard of in Aviation Service.  
 Chapin, Edmund W., 47 Lilley Road, Hartford, Conn.  
 Cherry, J. F., 1772 Rosedale Ave., also 1238 E. 87th St., Cleveland, Ohio.  
 Chesney, C. L., Southern Shops, Knoxville, Tenn.  
 Clapp, F. F., Hotel McCurdy, Evansville, Ind.; last heard of in Dallas, Tex.  
 Clark, Mr. Chas., formerly Cleveland, Miss.  
 Clark, Chas. D., 2514 Bridge Ave., Cleveland, Ohio.  
 Clark, C. H., 1548 E. 82nd St., Cleveland, Ohio.  
 Clarkson, R. J., 1463 E. 91st St., Cleveland, Ohio.  
 Clemons, J. F., Jonestown, Miss.; present address unknown.  
 Cleveland Auto Laundry Co., 1742 E. 30th St., Cleveland, Ohio.  
 Cleveland, T. J., last heard of at 1419 Clifton St. N. W., Washington, D. C.  
 Clough, Richard, formerly Oliver Springs, Tenn.  
 Clowes, J. D., Pittsburgh, Pa.  
 Cohen, Miss Sadie, 5608 Cuthwaite Ave., Cleveland, Ohio, clerk.  
 Cold, Bertha Burke, formerly of Little Rock, Ark.; moved to Philadelphia, Pa.  
 Cold, Phillip Perry, formerly of Little Rock, Ark.; moved to Atlanta, Ga.  
 Coleman, Brunette, formerly 214 E. 5th, Little Rock, Ark.  
 Coleman, Miss Ethel, formerly 709 Marshall St., Little Rock, Ark.  
 Comiskey, Elizabeth, 11721 Euclid Ave., Cleveland, Ohio.  
 Cone Realty Co., 435 Garfield Blvd., Cleveland, Ohio.  
 Conner, R. G., formerly 381-29th St., Milwaukee, Wis., formerly salesman Rub-No-More Soap Co., also Palmolive Soap Co.  
 Cook, Mr. Thos., formerly connected with St. Joseph Hospital, Memphis, Tenn.  
 Cooley, G. E., Pure Food Grocery Co., Johnson City, Tenn.  
 Cooper, Curro P., formerly Memphis, Tenn.; last heard of in Washington, D. C.; railroad clerk.  
 Cooper, W. S., Albin, New York.  
 Copeland, Miss Myrtle, Monterey, Tenn.  
 Carnis, Alex, 3625 Woodland Ave., Cleveland, Ohio.  
 Cossatt, B. A., International Motor Co., Plainfield, N. J.  
 Cotton, Elmer J., 136 Maplewood, Akron, Ohio.  
 Cowan, Mrs. Lillian D. McDermott or Mrs. O. L. Cowan; husband is originally from Tennessee, was in the naval service at Newport, R. I.; she is from Fall River, Mass.  
 Cox, Miss Estelle, 1112 W. 2nd St., Little Rock, Ark.  
 Cox, T. W., 614 W. 5th St., Little Rock, Ark.  
 Cox, Mr. W. H., Wynona, Ark.  
 Crane, Warren L., 6801 Euclid Ave., also 2028 E. 65th St., Cleveland, Ohio.  
 Crawford, Thos., formerly Memphis, Tenn., tailor; last heard of in Washington, D. C.  
 Crenens, Mr. W. F., formerly 144 N. Third St., Memphis, Tenn.; later Fort Smith, Ark.  
 Crenshaw, W., formerly Memphis, Tenn., salesman.  
 Culbertson, J. C., superintendent department store, Birmingham, Ala.  
 Culver, Mason, 14617 Coit, Cleveland, Ohio.  
 Curlie, W. N., formerly 115 Walker Ave., Memphis, Tenn.  
 Cutler, Mrs. J. W., formerly Little Rock, Ark.; moved to St. Louis, Mo.  
 Daly, Mrs. I. E., last heard of in Clarendon, Ark.  
 Dannehy, Terrence, 158 Mills St., Waterbury, Conn.  
 Davidson, Thos. B., International Harvester Co., Roanoke, Va.

Davies, Allen, Mrs., formerly 903 Airdrive Pl., Chicago, Ill.; supposed to be divorced from Mr. Davies and staying with her uncle.

Davis, Eugene N., formerly Memphis, Tenn., broker.

Davis, Miss Lee, formerly 4333 Delmar Blvd., St. Louis, later Oakland, Calif., manicurist.

DeArmet, Miss L., 4312 Poe Ave., Cleveland, Ohio.

Deaver, Mr. F. J., left Knoxville, Tenn., several months ago; now reported to be either in Colorado Springs or Denver, Colo.; formerly in the employ of the L. & N. R. R., later in Wimer, Okla.

DeCamp, Mrs. Belle, formerly Federal Club, Kingsport Tenn.

Dennis, Howard R., Jr., Sioux Falls, S. Dak.

Derr, R. J., 1401 So. Lincoln, Denver, Colo.

Devitt, H. J., Jr., formerly lived at 1714 New Haven Ave.; represented the Frantz Premier Co., of Boston, Mass.; last address we have is 1962 East 105 St., Cleveland, Ohio.

DeWees, J. W., formerly Cotton Town, Tenn., R. F. D. No. 1.

Dickson, Allie E., salesman, Birmingham, Ala.; one time with Bradstreet Co., Houston, Tex.

Diets, Catherine, 1906 E. 70th St., Cleveland, Ohio.

Dilkes, Mrs. Florence or Mrs. T. Panoct Dilkes, formerly residing at Westfield, N. J., but believed to have gone to Philadelphia, Pa.; later to Chicago, Ill.

Dilkes, Mrs. T. P., 4928 West Pine Blvd., St. Louis, Mo.; this party left his apartment in June, 1919, without leaving forwarding address; supposed to have gone to Chicago, Ill.

Dixon, Miss Helen, formerly 616 W. 5th St., Little Rock, Ark.

Drugach, Frank, Memphis, Tenn., salesman; last heard of in Chicago, Ill.

Donovan, L., last heard of care of Pacific Coast Tel. Co., San Antonio, Tex.

Dormady, Mrs. E., alias Comiskey, chamber-maid or housekeeper; reported to have gone to East Mine, St. Clair, Pa.

Douglas, Will, formerly 1111 Hamilton St., Nashville, Tenn.

Downey, Oscar M., 139 East Federal St., Youngstown, Ohio, furniture salesman; last address 3600 South Robey St., Chicago, Ill.

Downey, Urbane W., 845 N. Talbot, Indianapolis, Ind.; insurance business.

Drumbeller, M., 2071 E. 89th and 2920 Euclid Ave., Cleveland, Ohio.

Easde, R. M., 705 E. 99th St., Cleveland, Ohio.

Edwards, C. F., 1921 E. 81st, Cleveland, Ohio.

Eldridge, J. W., formerly Memphis, Tenn.

Elliott, Miss Flora D., Memphis, Tenn.; later Little Rock, Ark.

Ellis, Geo. W., formerly Petersburg, Va.

Elrod, Harrison, formerly Tupelo, Miss.

Elsa, G. R., formerly Miller Store Co., Knoxville, Tenn.

Evans, Mrs. D. J. M., formerly Little Rock, Ark.; moved to Heath, Ark.

Everett, W. L., last heard of in Meridian, Miss.

Ferguson, Mr. E., formerly of Allston and Lauderdale St., Memphis, Tenn.

Ferguson, G. M., formerly of 1732 Autumn Ave., Memphis, Tenn.

Ferguson, V. M., formerly Shelby, Miss.

Ferre, Mrs. Carolina, 7 Springs St., Springfield, Mass.

Fischer, Mr. A. W., Covington, Tenn.

Fitzpatrick, Mr. W. H., 1136 Park St., Memphis, Tenn.

Flannery, B. J., formerly Memphis, Tenn.; last heard of in Hastings, Neb.

Floyd, Mr. J. F., formerly 1298 Williams Ave., Memphis, Tenn.

Forbess, Otto, Mills Restaurant, Cleveland, Ohio.

Forchard, Miss Mary E., formerly Little Rock, Ark.; moved to New Orleans, La.

Fowler, Mr. C., formerly 196 Mulberry St., Memphis, Tenn.

Fox, Mrs. Marie Hammond, library employee, Houston, Tex.

Franklyn, J. W., formerly Talbot, Tenn.

Freeman, Ruth, 1202 E. 112th St., Cleveland, Ohio.

Freeman, S., 9108 St. Catherine Ave., Cleveland, Ohio.

Gaffney, H. M., formerly brakeman, also lieutenant U. S. Guard, San Antonio, Texas.

Gamlin, George, 492 Grove St., Columbus, Ohio, formerly 56 Whitney St., New Britain, Conn.

Gandolf, C., 4120 Euclid Ave., Cleveland, Ohio.

Gardella, David, care of Gus' Baths, Palm Beach, Fla.

Gasiarowski, A. S., 6566 Broadway, Cleveland, Ohio.

Gatens, R. L., Greenville, Miss.

Gay, Edw., Pitkins St., Providence, R. I.

Geddes, Mr. F. W., formerly 527 Bellview Pl., Milwaukee, Wis.; later of 1154 Morse Ave., Chicago, Ill.

Gerdin, Chas., Jr., Oliver Springs, Tenn.

Gernhardt, Miss Augusta, formerly 4447 Delmar Blvd., and connected with Harry Benjamin Equipment Co., 736 Central National Bank Bldg.

Getlin, P. J., formerly Memphis, Tenn.

Gibson, Mr. W. W., formerly 1053 Greenwood St., Memphis, Tenn.

Gilesie, Ira, formerly 612½ Exchange Ave., Memphis, Tenn.

Gillies, Mr. Mayhew, Wm., stationery and printing salesman, Tulsa, Okla.

Gillum, Concha, formerly 1358 Vinton Ave., Memphis, Tenn.

Gilmore, A. L., 604 Saffran St., Memphis, Tenn.

Gitchell, Miss Ida, formerly 1304 W. 4th St., Little Rock, Ark.

Gleason, Wm. G., 1342 Wash Ave., Cleveland, Ohio.

Glenis, Mr. Gus, formerly Clarksdale, Miss.

Goddard, F. F., Dayton, Ohio.

Goere, F., 1319 Kenzie St., Chicago, Ill.

Goin, Miss Elvira, last heard of care of Jacque Co., Chicago, Ill.

Goldburg, E. A., Metal Refining Co., Hammond, Ind., formerly in Detroit, Mich.

Golden, Irma, 1507 E. 66th St., Cleveland, Ohio.

Goodby, Miss Maybelle, formerly 1807 State St., Little Rock, Ark.

Goodman, Mr. H. C., formerly 146 Vance Ave., Memphis, Tenn.

Gordon, Jas. T., formerly Memphis, Tenn., last heard of at Dallas, Tex.

Gordon, Lily O., 6604 Wade Park, Cleveland, Ohio.

Grace, Mrs. A., last known address 1230 Purchase St., New Bedford, Mass.; reported to Boston, Mass.; housekeeper.

Gassie, Miss Francis E., nurse; last address 11 Woodford St., Dorchester, Mass.

Grayson, Mr. G. C., 920 Faxon Ave., Memphis, Tenn.

Green, Mrs. Charles; last address 1419 E. 36th St., Denver, Colo.

Green, Mrs. E. M., widow, formerly 657 Madison Ave., Memphis, Tenn., later Hattiesburg, Miss.; also might be located at Mobile, Ala., at present.

Green, Estella, 2507 Scovill Ave., Cleveland, Ohio.

Greenspan, Aba, formerly Memphis, Tenn.; last address, Chicago, Ill.

Grey, Walter E., 709 Hancock St., Sandusky, Ohio.

Grief, Martin, Memphis, Tenn.; last address Kansas City, Mo.

Griffin, J. A., Memphis, Tenn.

Griffin, J. F., formerly 1716 Bacon St., Brookline, Mass.

Griffiths, Ben, Fulton Company, Knoxville, Tenn.

Grimminger, Mr. W. P., formerly 4200 Clarence Ave., meter reader; also formerly with Polar Wave Ice and Fuel Co., St. Louis, Mo.

Guisto, P., 2561 E. 22nd St., Cleveland, Ohio.

Gunn, Lieut. L. H., 336 Machine Gun Co., Camp Pike Ark, U. S. C. N. A.

Hall, Ross, R. F. D. No. 12, Knoxville, Tenn.

Hall, Miss Virginia B., formerly Memphis, Tenn., later Sheffield, Ala.

Hamel, Mae, 20 East St., Hartford, Conn.

Hammerlough, Oscar, U. S. A. Recruiting Service; formerly in Fall River, Mass.; last address, Syracuse, N. Y.

Hammond, Miss Mayme, formerly of Toledo, Ohio; supposed to be in Denver, Colo.; formerly nurse, Tuberculosis Hospital, Toledo; came here from Gowanda, N. Y.

Hampton, Herbert, 3403 W. 55th St., Cleveland, Ohio.

Hand, J. M., Ellington Field, Texas; lieutenant in the Air Service; home address, 607-2nd St., Watertown, So. Dak.

Hanford, Fred C., formerly 4228-5th Ave., Pittsburgh, Pa.

Harris, Geo., 1965 Madison Ave., Memphis, Tenn.

Harris, G. V., 9412 Mamont; also 7309 Euclid Ave., Cleveland, Ohio.

Harris, Miss Mary; last address Vanderbilt Hotel, Denver, Colo.

Harrison, Mr. E. D., Stafford Ave., Memphis, Tenn.

Harrison, Dr. E. M., Fort Ridge, Tenn.

Harston, L. R., 1959 E. 70th St., Cleveland, Ohio.

Harter, Mrs. R. R., 1325 Fry Ave., Cleveland, Ohio.

Harwood, M. R., advertising dept., newspaper, Galveston, Tex.; home address, Trenton, Tenn.

Hathaway, A., 6719 Euclid Ave., Cleveland, Ohio.

Hatton, Clare, 1735 Bellair St., Denver, Colo.

Havily, Mr. Spears, Hubbard Springs, Va.

Hawks, J. M., formerly Little Rock, Ark.; moved to Corning, Ark.

Hawley, J. H., formerly 1023 Madison Ave., Memphis, Tenn.

Hayes, Walter, 813 Swetland Blvd., Cleveland, Ohio.

Haynes, Mrs. C. S., 242 Windsor Ave., Hartford, Conn.

Hazard, Mrs. Mary, 3 Main St., Winsted, Conn.

Heading, W. W., last heard of in Pittsburgh, Pa.

Heim, Lieut. Carl Bruce, formerly Little Rock, Ark.; moved to Atlanta, Ga.

Henderson, Miss Edna, formerly 1235 N. 2nd St., Memphis, Tenn.

Henderson, Mrs. T. J., formerly 222 Washington Ave., Memphis, Tenn.; left in 1919 with some Memphis or Street Carnival; present address unknown.

Henri, Mr. W. A., formerly Memphis and Nashville, Tenn.

Herring, Charles A., wood worker, last address Boothbay, Mass.

Henry, Edw. A., 1931 E. 70th St., Cleveland, Ohio.

Herms, Carl, Windsor, Conn., formerly Hartford, Conn.

Herron, Mrs. O., 129 Poplar St., Memphis, Tenn.

Hessler, Geo., formerly steward, Cosmopolitan, Pittsburgh, Pa.; his private address is 3430 Bates St., Pittsburgh, Pa.

Higgins, A., 2413 E. 39th St., Cleveland, Ohio.

Hill, Geo., 2552 E. 49th St., Cleveland, Ohio.

Hines, B. R., inspector, Weather Bureau, Nashville, Tenn.

Hobbs, J. R., Jackson, Tenn.

Hoepner, F. B., 2137 W. 101 St., Cleveland; also Akron, Ohio.

Howard, Mrs. M. A., 4508a Washington Ave., St. Louis, Mo.

This party left for Crystal Springs, Miss., is now Mrs. Greene; husband is an electrical engineer, or interested in electrical engineering; last heard from at New Orleans, La., but was going to Florida.

- Hoop, Fred, 1242 Calhoun St., Indianapolis, Ind., Trona Refining Co.
- House, Gilmore, 2254 Arapahoe, Denver, Colo.
- Howell, H. R., 4114 Agnes Ave., Kansas City, Kans.
- Hudgins, C. R., Knoxville, Tenn.
- Hudson, E. A., Mariana, Ark., last heard of in Little Rock, Ark., contractor.
- Hughes, Mrs. Lillian, formerly Little Rock, Ark.; moved to Point, Tex.
- Hulse, F. V., formerly of Cincinnati, Ohio.
- Humphries, A. C., last heard of in Washington, D. C.
- Hunt, George (colored), formerly Memphis, Tenn., later of Durant, Miss.
- Hunt, Geo. W., 8100 Broadway, Cleveland, Ohio.
- Hurley, M. W., 2110 E. 79th St., Cleveland, Ohio, mechanic.
- Jacobs, Mr. J. L., formerly Little Rock, Ark., moved to Kansas City, Mo.
- Jackson, Robt., 1908 E. 71st St., Cleveland, Ohio.
- Jennings, H. K., Ft. Crockett, Galveston, Texas; lieutenant in Coast Artillery; home address given as 813 Poplar St., Murray, Ky.
- Johnson, A. C., New Amsterdam Hotel, Cleveland, Ohio.
- Johnson, Miss Bonnie, formerly Little Rock, Ark., moved to Tulsa, Okla.
- Johnson, Mrs. Jessie, last address 1221½ Cleveland Pl., Denver, Colo.
- Johnston, Mr. and Mrs. R. W., formerly Blue Grass Hotel, St. Louis; last address care of Aloe & Co., traveling in Dallas, Tex.
- Joiner, B. C., Jr., formerly Gilmore, Ark.
- Jones, Ira, formerly Clarkdale, Miss.
- Jones, J. W. S., last heard of in Los Angeles, Calif.
- Jones, Margaret, formerly 129 Poplar Ave., Memphis, Tenn.
- Justice, R. W., formerly Woodbury, Tenn.
- Kaecher, W. M., Hall Hotel, Denver; former business 4827 Prairie Ave., Chicago, Ill.; formerly Captain Q. M. C.
- Kane, F. 2738 Prospect St., Cleveland, Ohio.
- Kestling, Mrs. D. H., or Mrs. E. W. Condon, Arapahoe, Colo.
- Keebler, W. M., Knoxville Ry. & L. Co., Knoxville, Tenn.
- Kelley, Chas. 4407 Prospect St., Cleveland, Ohio.
- Kelly, Rob. J., Marion Club, Indianapolis, Ind.; said to be in Atlanta, Ga.
- Kelley, Robt. S., 224-4th St., Cincinnati, Ohio; National Meter Co.; was in the U. S. Aviation in England; said to be in New York.
- Kelley, Wm., Jr., 513 Arthur St., Knoxville, Tenn.
- Kendall, Miss Madeline, formerly Omaha, Neb.; last address 702 Grove St., care of Grove St. Hospital, Oakland, Calif.; supposed to have gone to some point in Washington.
- Kereheval, R. D., manager Majestic Cafeteria, Memphis, Tenn.
- Kibbler, Miss Jean, formerly 1511 Cedar St., Little Rock, Ark.
- Kimball, F. H., formerly Riverside Drive, Triverton, R. I.; stone time salesmen for Proctor Co., of Boston, Mass.; last heard from 8703 Fort Hamilton Hwy., Brooklyn, N. Y.
- King, W. C., 200 Gay St., Knoxville, Tenn.
- Krause, Helen, 10716 Grautwood, Cleveland, Ohio.
- Krause, Bertha, 2174 E. 68th St., Cleveland, Ohio.
- Krause, Paul, formerly Memphis, Tenn., tailor.
- Krumcke, G. B., 8012 Cedar St., Cleveland, Ohio.
- Kulla, Miss B., 5607 Euclid Ave., Cleveland, Ohio.
- Ladd, Roger B., student Trinity College, Hartford, Conn.
- Lambrecht, A. L., formerly of 16 S. Lauderdale St., Memphis, Tenn.
- Latimer, Susie, 3537 Burwell Ave., Cleveland, Ohio.
- Lawn, L. L., Birmingham, Ala.
- Lee, Mary, formerly 79 N. Dunlap St., Memphis, Tenn.
- Lenox, Cornelius, 3284 E. 130th St., Cleveland, Ohio.
- Leisuer, Mathilda H., mill operator; last address 17 John St., Fall River, Mass., and reported gone to New Bedford, Mass.
- Lets, Arthur R., salesman, Pierce-Arrow, Hartford, Conn., Pearl St.
- Lewis, Mr. C. A., 1600 Cool St., Denver, Colo.
- Lewis, Mrs. T. E., formerly Webb, Miss.
- Liman, C., 3947 E. 93rd St., Cleveland, Ohio.
- Lindley, Mrs. C. M., care of Francis Pinkney, No. 5 Wabash Ave., Chicago, Ill.
- Lindley, Mr. C. M., 409 So. Taylor Ave., Oak Park, Ill.
- Lindsey, L. L. (colored), 7 Payne St., Montgomery, Ala., railroad brakeman; supposed to have gone to Chicago, Ill.
- Lofin, B. H., last heard of in Atlanta, Ga.
- Lonsburg, B. H., 1335 E. 82nd St., Cleveland, Ohio.
- Lotow, Samuel E., formerly 8 Greenheys St., Roxbury, Mass.
- Lou, Levi, 714 Locust, Des Moines, Iowa; supposed to be in the South.
- Louis, V. S., auto truck salesman, San Antonio, Tex.
- Lovell, J. T., 11408 Superior St., Cleveland, Ohio.
- Lowery, F. M., formerly 323 Monroe Ave., Memphis, Tenn.
- Lyons, Mrs. Curtis, last address 863 St. Nicholas Ave., New York.
- McCammon, Mr. R. L., formerly Gazette Times, Pittsburgh, Pa.; later was with the Detroit Times, Detroit, Mich.
- McCullough, C. D., Independence, Mo.; later Des Moines, Iowa, salesman, auto accessories.
- McDaniels, Mr. G. R., McDaniels Collection Agency, Knoxville, Tenn.
- McGovern, Mrs. Marion, 2422 Prospect, Cleveland, Ohio.
- McGarry, Mr. and Mrs., in 1918 resided at 826 Cooper St., Memphis, Tenn., and it is understood came here from Detroit, Mich.; supposed to be somewhere in Pennsylvania.
- McKenna, L. J., last heard of at 5104 Main St., Brighton, Bessemer, Ala.
- Mclardie, G., 846 E. 74th St., Cleveland, Ohio.
- McManus, John, formerly St. Francis Hotel, St. Louis, Mo.
- McManus, Mrs. J. H., formerly Little Rock, Ark.; moved to McGhee, Ark.
- Mahen, Harry, 365 West 65th St., New York City; formerly Torrington, Conn.
- Makris, Geo., 1850 E. 17th St., Cleveland, Ohio.
- Mann, Jno. E., Memphis, Tenn.
- Manners, Chris T. G., salesman, Memphis, Tenn.
- Manzer, Mrs. Herbert L., formerly Asst. Supt. Prudential Life Ins. Co., Fall River, Mass.; last address 70 School St., Fall River, Mass.
- Maraais, Jessie, 1221 E. 83rd St., Cleveland, Ohio, bookkeeper.
- March, Frank, Crossville, Tenn.
- Marley, M., 1455 E. 85th St., Cleveland, Ohio.
- Marshall, Mrs. Marie, last heard of in New Orleans, La.
- Marin, Earl R., 8025 Cedar St., Cleveland, Ohio.
- Martin, G. C., formerly 1000 Lane Ave., Memphis, Tenn.; was just out of the Navy, and probably at Chicago, or Detroit, Mich.
- Mason, B. W., Lone Mountains, Tenn.
- Massie, M. H., 12412 Manheim Ave., Cleveland, Ohio.
- Maudarria, Gurt, 917 St. Clair Ave., Cleveland, Ohio.
- Maulier, Dan. T., formerly 1232 N. Kingshighway, St. Louis; in 1918 was representing International Correspondence School; since that time was in Minneapolis; also traveled through Greenfield and other small towns in Illinois, selling patent medicines; also lived at Wellington Inn, in Omaha, Neb.; one time with Hodnose Sales Co.
- Max, Joseph, 1729 E. 21st St., Cleveland, Ohio.
- Mee, William, Windsor Locks, Conn.; believe he is now in New Jersey.
- Mehan, John, 24511 Silver Ave., Cleveland, Ohio.
- Meier, Mrs. M. D., last heard of in Atlanta, Ga.
- Meinko, Albert, 6210 Utica Ave., Cleveland, Ohio.
- Merrill, E. G., formerly 4109 W. Fine Blvd., St. Louis, advertising business; came here from Minneapolis, Minn.
- Metyl, C. P., Lysite, Wyo., Winona Apts., Denver, Colo.
- Mayer, Miss A., 1063 E. 98th St., Cleveland, Ohio; possibly in St. Louis.
- Meyers, Miss Ruth, formerly 173 Beale Ave., Memphis, Tenn.
- Middlebrook, Geo. E., 283 E. 156th St., Cleveland, Ohio.
- Mimburn, H., 1600 Euclid Ave., Cleveland, Ohio.
- Miller, C. D., 1605 Lee Ave., Cleveland, Ohio; possibly in California.
- Miller, C. J., 1947 E. 59th St., Cleveland, Ohio.
- Miller, Miss H. L., 327 Engineers Bldg., Cleveland, Ohio.
- Miller, J. H., Memphis, Tenn., bookkeeper; last address Little Rock, Ark.
- Milligan, Dr. S. A., Addison Apts., Knoxville, Tenn.
- Milton, A. E., formerly 274 Avery St., Memphis, Tenn.
- Mitchell, Annie (colored), 150 E. Carolina St., Memphis, Tenn.
- Mitchell, Miss Elizabeth, formerly 215 E. 10th St. Little Rock, Ark.
- Mitchell, Mrs. Leslie, Wheeling, W. Va.
- Mochau, Gordon, office clerk, 680 Wethersfield Ave., Hartford, Conn.; went to Pleasantville, N. J.
- Montgomery, S. C., J. H. Cheatham Co., Miami, Fla.
- Moody, Mrs. R. R., 9715 N. Boulevard, Cleveland, Ohio.
- Mooney, Chris H., 3360 Park, Indianapolis, Ind., stock and bond salesman; sold his home here and went to Chicago; wife is said to be in the South.
- Moore, Harry A., 666 E. 128th St., Cleveland, Ohio.
- Moore, Henry E., 874 S. Parkway, Memphis, Tenn.
- Moore, O. K., 644 Provine St., Memphis, Tenn.
- Moore, Robert, 1644 Superior St., Cleveland, Ohio.
- Moran, Mr. F. L., salesman, No. 1 Quarry St., Fall River, Mass.; reported as gone to Bridgeport, Conn., running rooming house there.
- Moran, W. H., 11014 Detroit St., Cleveland, Ohio, clerk.
- Morgan, Gertrude (colored), 779 Florida St., Memphis, Tenn.
- Morris, C. C., 224 Kennedy Bldg.; also Maybell Apts., Tulsa, Okla.; real estate man.
- Morris, Earl G., 640 W. 4th Ave., Huntington, W. Va.
- Morse, W. A., Spokane, Wash.; former address 2339 Bellaire, Denver, Colo.
- Morton, Thos., last heard of in care of Swift & Co., Memphis, Tenn.
- Moskowitz, Lewis, 14405 Saranac, Cleveland, Ohio.
- Moss, George C., civil engineer, Worcester, Mass.; supposed to be somewhere in Virginia or Connecticut.
- Munsey, Mrs. H. E., formerly Omaha, Neb.; last address New Haven, Conn.
- Murphy, Chas., East Fourth Ave., Little Rock, Ark.
- Myres, J. J., 2282 E. 77th St., Cleveland, Ohio.
- Neal, W. C., Greenwood, Miss.
- Neely, C. M., 203 Ohio St., Terre Haute, Ind.; was going into shoe business.
- Nesbitt, McGregor, Cordella, Ga., salesman; last address Jacksonville, Fla.
- Newton, Mr. J. W., formerly Little Rock, Ark.; moved to Gurdon, Ark.

- Ney, Glen L., 2512 Kenilworth, Cleveland, Ohio, pharmacist.
- Nix, Nettie, 3037 E. 77th St., Cleveland, Ohio.
- Nobell, E. G., formerly 339 High St., Memphis, Tenn.
- O'Hara, J. F., formerly 1494 Madison Ave., Memphis, Tenn.
- Ohlman, F. A., formerly 480 Union Ave., Memphis, Tenn.
- Ohmstead, E. H., formerly 747 Chelsea Ave., Memphis, Tenn.
- Ott, E. E., C. A. C. Bldg., Cleveland, Ohio.
- Otterson, J. G., salesman, Tulsa, Okla.
- Otto, Wayne K., formerly Sporting San Evening News, and later Galveston News, San Antonio, Tex.
- Owen, Dora, 402 Avery St., Memphis, Tenn.
- Page, N. A., 1272 E. 82nd St., Cleveland, Ohio.
- Paknforth, J. A., formerly lieutenant in the Air Service at Kelly Field, and later auto salesman for the Cadillac Co., San Antonio, Tex.
- Parks, J. C., Greenville, Tenn.
- Pascal, W. M., last heard of at Pascagoula, Miss.
- Pasquier, Mrs. Catherine C., formerly 4254 Lindell Blvd., St. Louis.
- Patterson, Mrs. A. W., formerly 1928 Brownsville Rd., Carrick, Pittsburgh, Pa.; later, General Delivery, Detroit, Mich.
- Patterson, F. N., formerly 699 Jackson Ave., Memphis, Tenn.
- Pelz, M., 10825 Morrison Ave., Cleveland, Ohio.
- Penshoff, P., Memphis, Tenn., tailor.
- Perry, H. D., last heard of in Los Angeles, Calif.
- Peters, Chas. A., formerly Memphis, Tenn., salesman.
- Peters, John W., 3391 W. 25th St., Cleveland, Ohio.
- Phillips, Troy S., worked for Allsop & Chapple, Little Rock, Ark.
- Pierce, T. F., formerly 746 Union Ave., Memphis, Tenn.
- Pierce, Wm., Rogersville, Tenn.
- Finkert, Chas., 5409 Bridge St., Cleveland, Ohio.
- Poier, H. J., formerly lieutenant at Kelly Field, San Antonio, Tex.; home address 1114 Sherwood Ave., Kalamazoo, Mich.
- Porter, Veda, Hotel Ohio, Cleveland, Ohio.
- Prensell, C. D., Marte I., Tenn.
- Praywit, Julian, formerly Jacksonville, Fla.
- Priest, W. A., care of S. T. Frantz, 811 Bennett Ave., Chattanooga, Tenn.
- Froster, L., formerly 542 Vance Ave., Memphis, Tenn.
- Furcell, Mrs. Marie D., 50 Retreat Ave., Hartford, Conn.; now somewhere in California; husband is a sailor.
- Fusdrasky, John, 2671 E. 38th St., Cleveland, Ohio.
- Ragdale Sisters, formerly 4742 McPherson Ave., St. Louis; now in Chicago or Kansas City, Mo.
- Randle, E. I., formerly Memphis, Tenn., salesman; last address Toledo, Ohio.
- Randle, Malcolm M., cotton broker, Memphis, Tenn.
- Rankin, Helen, 2080 E. 69th St., Cleveland, Ohio.
- Raymond, W. H., formerly Memphis, Tenn.
- Read, Mr. Herbert H., last address 233 Thomas St., Newport, R. I., and had offices in Merchants Bank in Providence, R. I.; at one time with the Rhode Island Marine Construction and Dry Dock Corp., and with Shipping Board in Washington, D.C.
- Reed, O. F., Route No. 6, Lexington, Ky.
- Redderman, Florence, Fortyforth Apts., Cleveland, Ohio.
- Reid, Mr. John, Jr., formerly 381 Stonewall Place, Memphis, Tenn.
- Richards, C. B., formerly 1049 Greenlaw Ave., Memphis, Tenn.
- Richards, G. L., Formerly Todd & Armstead, Knoxville, Tenn.
- Richmond, D. V., Erwin, Va.
- Rider, Mrs. S. W., 1808 E. 97th St., Cleveland, Ohio.
- Riedeau, J., 2486 E. 93rd St., Cleveland, Ohio.
- Richtor, J. C., Memphis, Tenn., last address Seattle, Wash.
- Riley, A. J., formerly salesman, Firestone Tire and Rubber Co., San Antonio, Tex.
- Robinson, E. M., formerly cashier and bookkeeper, Penn. R. R. Co., Westinghouse Bldg., Pittsburgh, Pa.; the last address we had was 50 Fordham St., East Bellevue, Pittsburgh, Pa.
- Rogers, Dr. F. A., Clairfield, Tenn.
- Rogers, M. L., formerly Oakland, Miss., and Sweetwater, Tenn.
- Rose, H. E., formerly Grand Junction, Tenn.
- Rose, H. H., formerly editorial writer, San Antonio Express.
- Rosen, Mrs. Jos., 3550 E. 120 St., Cleveland, Ohio.
- Rothestein, Pearl, 84 Vance Ave., Memphis, Tenn.
- Rowe, A. K., formerly Memphis, Tenn., last address Chicago, Ill.
- Rowland, J. F., Springfield, Tenn.
- Royce, Mrs. W. A., formerly 616 W. 5th St., Little Rock, Ark.
- Russell, C. M., 6401 Euclid Ave., Cleveland, Ohio.
- Russell, Jack, bartender, Memphis, Tenn.
- Russell, Maurice A., clerk in dental supply house, Minneapolis or St. Paul, Minn.
- Ryan, W. P., Portland, Ore.
- Sadler, J. S., Aluminum Co. of America, Maryville, Tenn.
- Sanders, W. R., formerly Little Rock, Ark.; moved to Youngstown, Ohio.
- Savage, George, 2725 West 43rd St., Denver, Colo.
- Schad, Mr. A. C., Montezuma, N. C.
- Seelen, H. F., formerly 792 Tate St., Memphis, Tenn.
- Schrieber, Ernst, formerly 908 Jefferson Hotel, now in New York.
- Schular, O. O., 3701 Sheridan Blvd., formerly Star Loan Co., Denver, Colo.
- Schwartz, Wm. F., 2198 Ashland Ave., Cleveland, Ohio.
- Schweppé, Courtney B., formerly 5619 Etzel Ave., formerly with Frazier & Co., New York, N. Y.
- Scully, Mrs. Charlotte, 16 Brown St., Hartford, Conn.
- Sewell, Homer, salesman, Memphis, Tenn.
- Shadoian, N. 2020 E. 34th St., Cleveland, Ohio.
- Sharp, Chas. W. Cook, Dennison Hotel, Indianapolis, Ind.; also was cook at the Terre Haute House, Terre Haute, Ind.
- Sl elton, Mrs. G. R., Columbia, Ky.
- Sherman, Max or Mrs. E., formerly 3304 Arkansas Ave., St. Louis; tailor; later of New York.
- Shiftman, J. W., 2225 E. 80th St., Cleveland, Ohio.
- Shiftet, Mr. R. A., Harriman, Tenn.
- Shope, Mrs. R. A., formerly 1721 Gaines St., Little Rock, Ark.
- Shumway, R. W., Pikeville, Ky., Wolcott Coal Co.
- Sigler, H., 10205 Parkgate Ave., Cleveland, Ohio.
- Silcox, J. A., L. & N. Ry. Co., Knoxville, Tenn.
- Skillman, Mabel, 9285 Hough St., Cleveland, Ohio.
- Sloan, I. H., last address Tallapoosa, Ga., box 393.
- Smiley, Mrs. Ethel or Mrs. James Elmore, formerly West Columbia, Texas, rooming house business.
- Smith, C. S., 1469 Addison Ave., Cleveland, Ohio.
- Smith, P. L., Triangle Film Co., Atlanta, Ga.
- Smith, R. H., formerly Fall River, Mass., and then Waterbury, Conn.; later Albany, N. Y., and last address was 425 Franklin St., Johnston, Pa.
- Smith, Lieut. R. W., regular instructor Training Camp, Camp Pike, Ark.
- Snyder, Mrs. H., 1583 E. 82nd St., Cleveland, Ohio.
- Snyder, Harold, 1421 E. 90th St., Cleveland, Ohio.
- Southworth, Albert, Flint, Mich., formerly Hartford, Conn.
- Spencer, John (colored), 748 Miss Ave., Memphis, Tenn.
- Spong, A. M., formerly Knoxville Sentinel, Tenn.
- Spooher, Chas., 3415 W. 62nd St., Cleveland, Ohio.
- Stafford, R., 7413 Lawndale Ave., Cleveland, Ohio.
- Stambaugh, Albert, 3396 E. 92nd St., Cleveland, Ohio.
- Stearns, Mrs. Elizabeth, formerly 10 Greenville St., Roxbury, Mass.
- Steale, A. B., 2529 Fullerton Ave., Chicago, Ill., formerly with Texas Co., Houston, Tex., and lieutenant in the Army and discharged about January Ist, 1919.
- Steinke, Robt., 2159 E. 89th St., Cleveland, Ohio.
- Stern, Joseph, formerly Little Rock, Ark.; moved to Hot Springs, Ark.
- Stone, Miss Myrtle A., formerly Memphis, Tenn.
- Stratton, Mrs. J. F., formerly 707 Stamford Rd., Fall River, Mass.; reported to have gone to Georgia.
- Strom, Emil, 112 Lakeside Ave., Cleveland, Ohio.
- Stromberg, Geraldine, 2127 Rosalind Ave., Cleveland, Ohio.
- Sullivan, J. L., 6311 Lexington Ave., Cleveland, Ohio.
- Summer, Miss May or Mary, formerly 1020 Audubon St., New Orleans, La.; employed by the Times-Picayune Publishing Co.
- Swanson, Edw., 6016 Luther Ave., Cleveland, Ohio.
- Tallmadge, B. H., formerly Omaha, Neb.
- Tassler, Samuel D., 32 East 8th St., New York, N. Y.
- Taylor, Miss Elizabeth, formerly 1014 W. 11th St., Little Rock, Ark.
- Taylor, F. B., formerly of 48 E. Harris St., and 238 South Pryor St., Atlanta, Ga.; supposed to have moved to Savannah.
- Taylor, L. O., 753 Vinton Ave., Memphis, Tenn.
- Teare, Emily, 2258 E. 83rd St., Cleveland, Ohio.
- Thigpen, Mr. J. A., Mascot, Tenn.
- Thompson, Ida, formerly 397 Howard Alley, Memphis, Tenn.
- Thomas, John, 683 E. 99th St., Cleveland, Ohio.
- Thomas, Wm., 398 E. 86th St., Cleveland, Ohio.
- Thompson, Rev. W. E., Memphis, Tenn.
- Tillotson, Richard D., formerly ship broker, with offices in Fall River, Mass.; reported to have gone to 50 Broadway, N. Y.
- Tribble, J. N., 821 N. 13th St., Terre Haute, Ind.
- Tulin, W., 28 Suffield St., Hartford, Conn.
- Tyler, G. B., 205 Glenwood Ave., Knoxville, Tenn.
- Tyler, John, Holston Bank Bldg., Knoxville, Tenn.
- Udell, C. S., 530 Crescent St., Grand Rapids, Mich.
- Van Rovv, J., 3157 W. 88th St., Cleveland, Ohio.
- Wagner, Carl F., formerly 18 Littrell Rd., Brookline, Mass.
- Wagner, R. C., 6713 Penn Ave., Cleveland, Ohio.
- Wallace, Vester M., Memphis, Tenn.
- Walters, Geo. I., last address care of Johns Hopkins University, Baltimore, Md.
- Wanell, Ella, 4408 Carnegie, Cleveland, Ohio.
- Waters, S. D. (Dick), formerly Memphis, Tenn., salesman; last address Akron, Ohio.
- Watson, Lewis (C.), 621 Jackson Ave., Knoxville, Tenn.
- Weego, F. W., Hotel Congress, Tucson, Ariz., formerly of Denver, Colo.
- Weisenberg, Grover, last heard of in Asheville, Carolina.
- Weldy, Edith, 5804 Griswold, Cleveland, Ohio, also Akron, Ohio.
- Wells, L. G., Kensington Hotel, Cleveland, Ohio.
- Wentworth, T. A., 10543 Lee Ave., Cleveland, Ohio.
- West, Thomas, 2549 E. 25th St., Cleveland, Ohio.
- Wetstone, Mrs. Louise, formerly of Fall River, Mass., and later of Bristol, R. I., and Providence, R. I.
- Wetzell, Mrs. G. H., 9309 Quebec, Cleveland, Ohio.
- White, Geo. H., 918 Superior Ave., Cleveland, Ohio.

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**NATIONAL**  
INCORPORATED  
**CREDITORS PUBLICITY ASSOCIATION**

PUBLISHERS OF COLLECTION SYSTEMS &amp; COLLECTION TOOLS

*R.H. O'Leary*

NOT GUARANTEED WITHOUT THIS SIGNATURE

## LOCAL PUBLICITY—A CURE FOR CREDIT ILLS

With our SYSTEM you make collections no matter how old the account or judgment may be, or the location of the debtor.

### NO COMMISSIONS OR FEES—ALL MONEY PAID DIRECT TO THE CREDITOR

HUNDREDS of Merchants are using our system with wonderful success.  
It is backed by our CASH GUARANTEE

General Offices:  
**HOLLAND BUILDING, ST. LOUIS, MO.**

Branch Offices:  
**NASHVILLE, TENN., and BIRMINGHAM, ALA.**

#### ADDRESSES WANTED

White, Raymond, formerly Memphis, Tenn.; salesman; last address Chicago, Ill.  
Whitelhurst, Rev. T. C., Fountain City, Tenn.  
Whittner, Mrs. A. G., 109 Commerce St., Memphis, Tenn.  
Wilhoit, C. N., formerly Memphis, Tenn.; bank clerk; last heard of at Little Rock, Ark.  
Wilkerson, Howard, formerly Little Rock, Ark.; moved to St. Louis, Mo.  
Wilkerson, T. L., 291 Madison Ave., Memphis, Tenn.  
Williams, Mrs. A. M., 2093 E. 40th, Cleveland, Ohio, boarding house.  
Williams, Ella (colored), 396 Sanders St., Memphis, Tenn.  
Williams, Lillian, 7001 Cedar Ave., Cleveland, Ohio.  
Williams, Lula (colored), formerly 470 N. Dunlap St., Memphis, Tenn.  
Wise, Virgil, last address Los Angeles, Calif.  
Withers, Chas. G., Greensburg, Ind.  
Wolf, M., 755½ S. Second St., Memphis, Tenn.  
Wood, Jno. P., Memphis, Tenn., cotton buyer; last address New Orleans, La.  
Wood, J. W., 2065 Cedar St., Memphis, Tenn.  
Wood, R. A., attorney, Tulsa, Okla.  
Wynne, T. K., Greenville, Miss.  
Yerington, H. B., home address Port Lavaca, Tex.; formerly reporter for the San Francisco Evening Star.  
Young, D. G., Southern Shops, Knoxville, Tenn.

#### HOUSTON BELIEVES IN TALKING STRAIGHT FROM THE SHOULDER

We regret that lack of space prevents us from publishing the entire series of Advertisements the Houston Association used in their Pay Up Campaign, but herewith reproduce one which was a quarter page. It certainly speaks in very positive language.

Those interested can get the entire series from Mr. C. P. Yantes, President The Houston Credit Men's Association, care Barringer Norton Co., Houston, Texas.

#### NEW YORK ELECTS CONNOLLY

The annual meeting of the Associated Retail Credit Men of New York City, Inc., was held April 20 at the Bush Terminal Sales Building, 132 West 42nd Street, at which the election of officers and directors took place. The following officers were elected:

John M. Connolly, President, Crichton Bros.  
Leroy T. Pease, Vice-President, Ovington Bros.

Frederick W. Walter, Secretary, Gimbel Bros.  
Charles H. Dahmer, Treasurer, Fifth Avenue Bank.

David J. Price, W. & J. Sloane.  
William H. J. Taylor, Franklin Simon & Co.  
George Waterford, Best & Co.  
Arthur L. Zaduk, Henri Bendel, Inc.  
Louis M. Friend, Frank Bros.  
James K. Cuddy, Oppenheim, Collins & Co.  
W. J. Morgan, Brooks Bros.  
Hubert W. Eldred, A. De Pinna Co.  
H. J. Zehder, McBride's Theatre Ticket Offices, Inc.

#### WARNING

We received the following communication from Cincinnati, Ohio:

"Do not honor Post Office money orders issued at Cleveland, Ohio, Station 43, unless verified by your Postmaster, also notify Post Office Inspector at once, as money orders were stolen."

"May be presented by two ladies or a man."

## CREDITS

**A Talk Made Before the Credit Advisory Board, Atlanta, Ga., by Mr. C. E. Allen,  
Credit Manager, Lowry National Bank**

Credits and collections are inseparable. They are the Alpha and Omega of most business transactions. Credit may be described as a business proposition by which delivery of money, merchandise or other consideration is made on future terms of payment. It is based entirely on confidence in the individual's ability to pay; it cannot be figured out on a mathematical basis. The credit man must be the sole judge of what amount be given, and while in the greater number of cases he passes judgment in a most satisfactory manner, still there are cases of miscarriage that come up for adjustment that seem so flagrant with the "juice" of the "bunk" order that the average agency man or attorney is somewhat reluctant to believe that questions of confidence, etc., ever entered into the particular transaction.

But is not this due to the fact that we are overzealous in the matter of doing business, and that many credit men must take risks in order to hold their positions and enter into this over zealous life, taking chances here and there that seem to the average mind to be bordering close on to fanaticism?

Recently a batch of collections were sent into Chicago from different clients, aggregating several thousand dollars; upon investigation it was ascertained that the debtor had purchased goods in several markets without qualifying as a merchant worthy of ten dollars' worth of credit. The letter written to the different houses, better known as the first order, would indicate that the prospective purchaser was illiterate, and was simply possessed of "good intentions." It is safely assumed that he could not have qualified for a position as a roustabout in the employ by anyone of the houses to which he had applied for credit in the sums of \$50 to \$300. As a prospective customer of the houses he was in some instances able to get \$200 worth of credit on his first order.

This is an anomalous position in which we find business men placed. They will part with their goods to the extent of a \$300 shipment to a prospective customer, but if that same individual should apply for a position, they would turn him down unless his family history for ten years back was most excellent, and his present general, moral, physical and financial condition above the average; both are business propositions, but handled on different bases.

I recently read a statement which purported to be remarks from the Credit Department of a large concern, as follows:

"An honest statement from a debtor enables me to determine his present and future habits of payment."

When I read anything of this sort I am suspicious less my general knowledge of property statements be superficial and incorrect, or less the other fellow is joking or has been misquoted.

There no doubt is great value in the property statement and I am a firm believer in them, however, I say go further with our investigation, for we have not yet approached close enough to the millennium to justify us in placing absolute faith in the property statements as some credit men seem to repose in them. While greatly in favor of the property statement, I am opposed to the theory and losing sight of the fact.

The theory about statements is that they

should reveal assets and liabilities, direct and contingent in an absolute fair, clear and accurate manner and with good intentions, this is all we can ask of them in theory. If all property statements were fair, clear and accurate, the only pertinent question that could be asked would be this. If these are known to be absolutely true facts today, what do they offer in the way of prophecy for next month or the next year? One may say it will depend upon the man making the statement and upon developing circumstances. Presumption is that both the man and the circumstances may change. If we are to hold to our property statement as a sure guide, we must project it into the future and study to determine what circumstances and conditions have modified its value as a reflection of the dealer's financial condition. Unless we can do this the statement in hand which is three months old may be false to the facts as they are at the moment. Without going any further with the property statement of theory, we have learned enough to deny it a gift of unerring prophecy. Therefore, when a credit man says that he can tell from the property statement how a customer will pay his bills in the future, he seems to be attributing to himself more than finite powers.

It is not only necessary to reckon with honesty, but with ability when we come to the question of credit, but it is true that a large percentage of tradesmen do not know their real financial condition. Credit men and agencies are in the habit of discounting the tradesmen's own figures. This method has on its side conservatism, but assuming that some statements are correct and fair, the process is wholly unfair to the tradesmen and the credit man.

Some years ago a credit man asked, "How much credit is a dealer entitled to who is rated \$5,000 to \$10,000—GOOD." The reply was, "It depends on how much he is trying to buy in the aggregate," and this is the missing link.

It is a surmise which savors of truth in the light of our records to assume that 85 per cent of failing debtors overbuy. That is, they abuse their credit, and credit men credit them in the aggregate, vastly more than they would if they each knew the credit other houses were also giving them. This is one point where agency ratings and reports are lamentably weak, even if we give them credit for being perfect. A large amount of money has slipped through this loophole.

We cannot stress too strongly the need for a better co-operation among merchants. Let a tradesman learn from experience that creditors by proper co-operation can know more about his condition than he often times knows himself, and you arrive at the solution of the matter. The more you bore into all classes of credit information, looking for a proper first basis for credit, granting the more you inevitably come to the ledger experience report and appreciate it as a thing altogether desirable. Conditions are beginning to force creditors to value property statements from the standpoint of fact, not theory, and ledger experiences at their true worth, and since this day has come men are beginning to think more and take less for granted about things which are handed down to them from their predecessors.

ANNUAL CONVENTION  
OF THE  
**RETAIL CREDIT MEN'S NATIONAL ASSOCIATION**

Detroit, August 10-11-12-13, 1920



Business District of Detroit

The building marked with a star is the Statler Hotel, Detroit, where we will hold our National Convention, August 10-11-12-13.

If you have done any traveling recently you know something of the crowded conditions of the hotels; so do not delay in making reservations.

National Director Ahl has the promise of one thousand rooms, but it is absolutely necessary to let him know your exact wants. Notify the National office what kind of a room you wish, when you will arrive, and if you will have others with you.

Remember, the Convention opens Tuesday morning, August tenth. All members should try to arrange to reach Detroit Monday, if possible.

For any further information, address executive offices, Retail Credit Men's National Association, St. Louis.

*No business too large or too small—  
Rand visible control shows  
the facts at a glance.*

Franklin Simon & Co.,  
N. Y., is one of the  
many Big Stores that  
have found RAND Sys-  
tems make for greater  
efficiency in their Credit  
Departments.



## **How visibility speeds service and cuts overhead**

ONE glance—and in a twinkling all facts are before you. The RAND visible card system of office equipment not only cuts down time and effort spent in "hand-digging" for records, but paves the way for bigger business with less overhead.

**In Credit Departments**—It permits prompter service to the waiting customer and saves labor, worry and losses.

**In Sales Promotion Work**—It gives the facts so readily that much more business can be obtained from the same prospect list.

**In Stock, or Sales, or Production Work**—It shows the facts so clearly and quickly that over-stocking, material shortages, etc., are easily avoided.

**In Personnel Records**—It gives an instant grasp on the detail of your labor problem.

The weight of the material used, the sturdy construction, the practicability of each device—in all these things RAND equipment excels.

Write the Home Office to show you how RAND can help your business by placing your card-records complete, *at your finger-tips*.

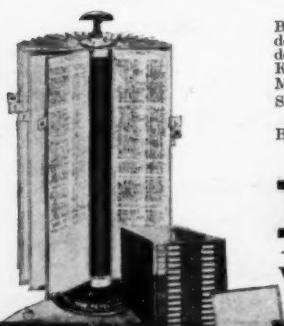
**THE RAND COMPANY**

**Dept. E-3, North Tonawanda, N. Y.**

Branch Offices: New York, Chicago, Boston, Philadelphia, Cleveland, Buffalo, Syracuse, Detroit, Providence, Washington, Salt Lake City, Atlanta, Pittsburgh, Kansas City, Baltimore, St. Louis, Dallas, Denver and Minneapolis.

Schwabacher-Frey—Pacific Coast Representatives: San Francisco.

Branches: Seattle, Spokane, Tacoma, Portland, Los Angeles and Honolulu.



**RAND**  
**VISIBLE BUSINESS-CONTROL**

**VISIBLE CONTROL OF CREDITS·PRODUCTION·PERSONNEL·STOCK·SALES PROMOTION**

Among the users of  
RAND Systems of  
Visible Control are:

Packard Motor Car Co.  
John Wanamaker  
Butler Bros.  
Pierce-Arrow Motor Car Co.  
General Fire Ex't' Co.  
Guardian Life Ins. Co.  
Montgomery Ward & Co.  
American Multigraph Co.  
Du Pont Powder Co.  
Copley-Plaza Hotel  
Marshall Field & Co.

Most of these concerns  
started using RAND in a  
small way and added to the  
equipment as it proved  
itself.

On request we will gladly  
send any of the following  
booklets, which may solve  
your particular problem:

**Stock Control      Cost Control**  
**Purchase Control      Sales Control**  
**Personnel Control      Credit Control**

*Write today for the  
booklets you want.*

**Visualize your  
Card Records  
on the RAND**

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